PINK: TOM

ORANGE: DESIGN

magnati

Brand identity

Toolkit v 1.0 April 2021

PROOF READ FOR CONSISTENCY, GRAMMER AND TERMS (Eg; ‘M’ or ‘m’, logo or wordmark)

MAKE SURE PRINCIPLES STACK UP THROUGHOUT
(AVOIDING ANY MAJOR SHIFTS!)

PREPARE FOR DELIVERY

(REPLACE PAGES WITH JPEG IMAGES TO RESOLVE FONT ISSUE FOR PPT – TBC)

UPDATE PAGE NUMBERS

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Most businesses don’t give much thought to their payments function.

They see it as something that sits between them and their customers. A source of cost, rather than a lever of profit.

SWITCH IMAGE

But we’re here to turn all that on its head.

Built on data and powered by human brilliance, we are the first-of-a-kind next generation payments platform for MEA, designed to unleash the potential of payments and make commerce count.

Working hand-in-hand with our customers, we combine transactional data with broader insights to unlock new growth possibilities.

We apply AI and ML capabilities to deliver more intelligent fraud interventions that protect the bottom line.

And we create innovative payments solutions, more seamlessly integrated into the brand experience, driving up engagement and sales.

By turning payments into possibilities, we are the payments partner that keeps our customers in front of their competition.
SWITCH IMAGE

Turning Payments into Possibilities

New growth

Unlocking insights that help our customers to grow their businesses.

Ground-breaking innovation

Providing the platform on which new services can grow and flourish.

Improved experiences

Enabling our customers to integrate payments more intelligently into services, driving up engagement levels.

Greater prosperity

Freeing-up commerce and making trade easier, thereby contributing to wealth and prosperity all round.

Dream big

To get as far as you have to, dare to imagine what others don’t. That’s why we encourage creativity, brave ideas and big visions.

Make it happen

Our feet are on the ground. We follow through and get things done. We bring tangible progress through our expertise.

Move together

We achieve bigger and better things when we work together. That’s why we look for ways to co-create wherever possible.

Values

Personality

Courageous

We are bold, ambitious and progressive.
We push the boundaries, challenge the status quo and lead others to a better future.

Energetic

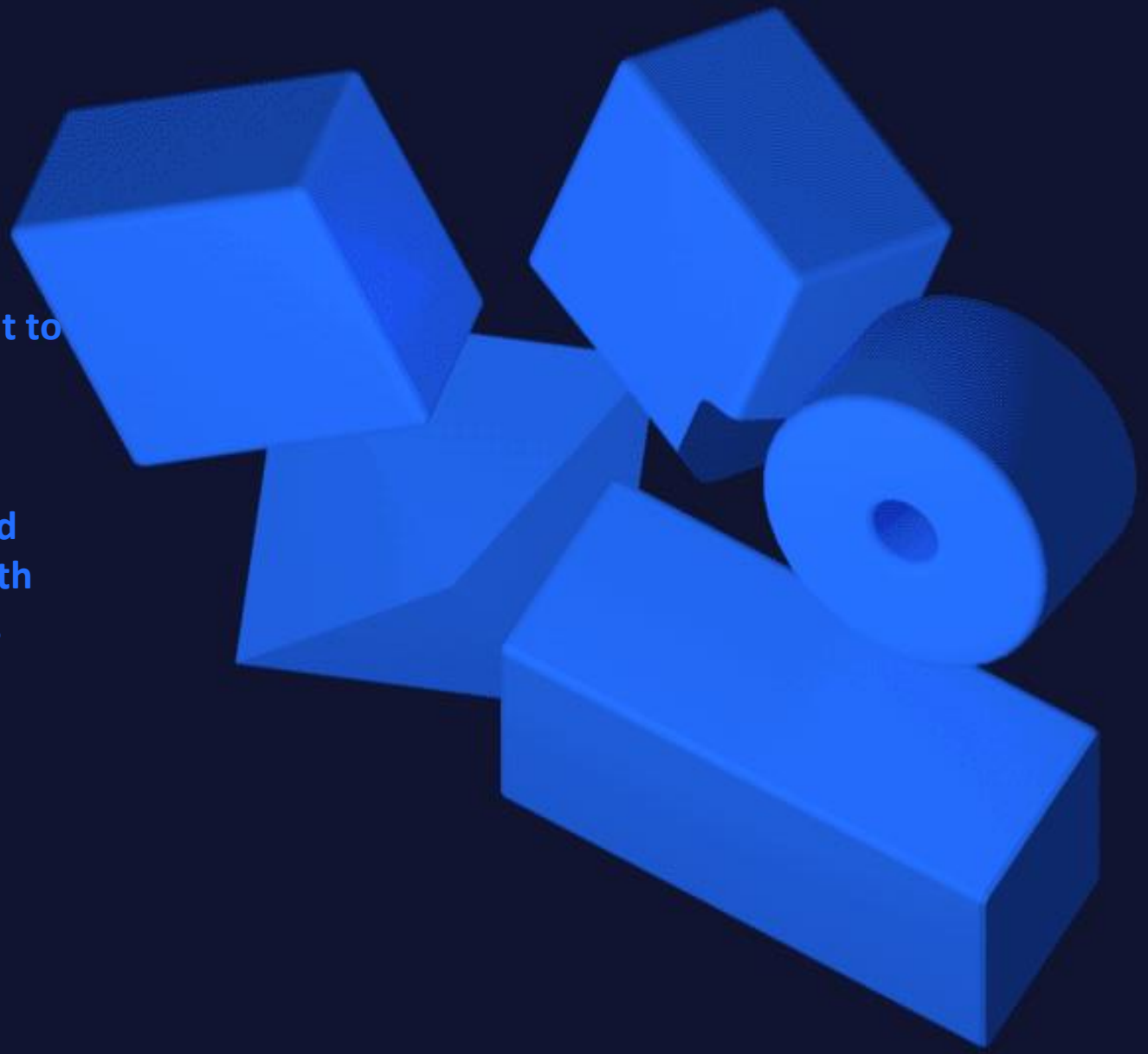
We are positively restless. We keep moving and changing. We bring an infectious energy to everything we do.

Connected

We’re perfectly attuned to the world around us, our partners and our customers.
We’re open, collaborative and we strive for mutual success.

The big idea

A Magnetic World



Magnati is charged with energy and potential; set to realise possibilities and maximise opportunities.

With the power of our capabilities and infrastructure at the core, we attract regional and global partners, and in turn push expertise, wealth and opportunities back out into the wider world.

The relationships we have with our partners and customers is nothing short of magnetic.

LOGO

magnati

TYPOGRAPHY

Platform Medium

Platform Italic

Platform Light

123&%@;

COLOUR PALETTE

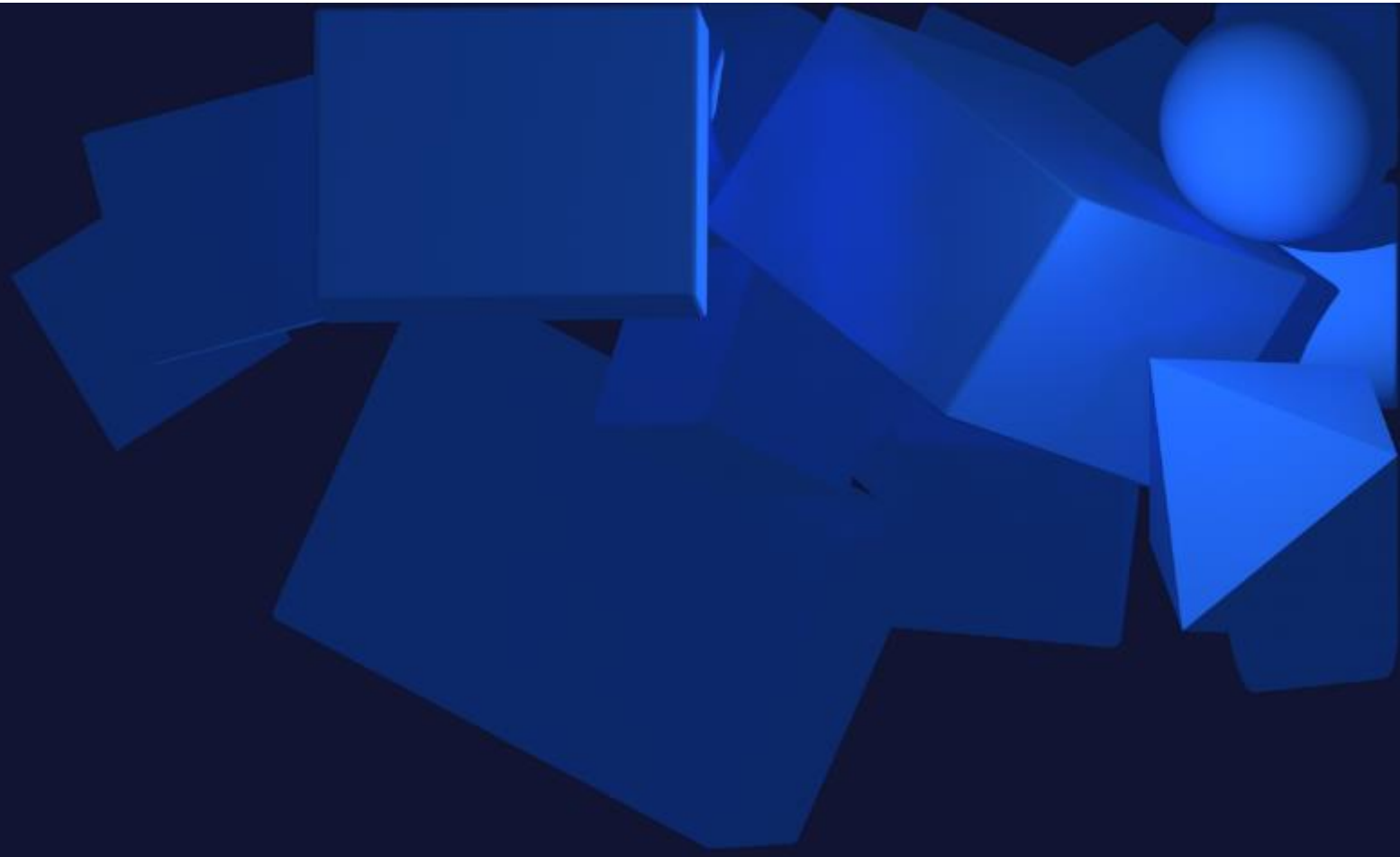
MONOGRAM

IMAGERY STYLE

GRAPHIC DEVICE

IN APPLICATION

Logo



Our primary logo

Standing out from the crowd starts with our logo. A bold and confident typographic mark which embodies powerful magnetic qualities that influences other brand and storytelling elements around it.

It’s charged, energised and at the centre of turning payments into possibilities.

This should be used in all our brand communications and can be used as either an introduction to our brand, or as a sign-off.

Always use the supplied assets in their original form, and never modify any of these assets.

The next few pages explain more about our logo versions.

Colour variants

Our logo is designed to work across a range of backgrounds and colour styles, here's some examples.

The dot on the 'i' of Magnati can change colour independent of the logo for distinctiveness.

Always make sure that both the logo and the dot of the 'i' are clearly legible on the background that you're using.

Colour variants

Choosing which logo version to use depends on the touchpoint and the combination of the logo and the other elements used surrounding the it in the same piece.

Always make sure the logo is still legible and easy to read, especially when using the versions which are predominantly blue on blue.

It is also possible to us the logo on imagery. In this instance try and ensure the background is as uncluttered as possible an has as much contrast with the appropriate selected logo version.

Tone-on-tone logo versions can be used when the logo is the hero, central piece of communication. Large in scale and confident so the name comes across clearly.

Magnati Blue on Magnati Deep Indigo

Magnati Deep Indigo on Magnati Blue

When the logo is used within layouts and communication pieces, higher contrast versions should be used.

Magnati Deep Indigo on white

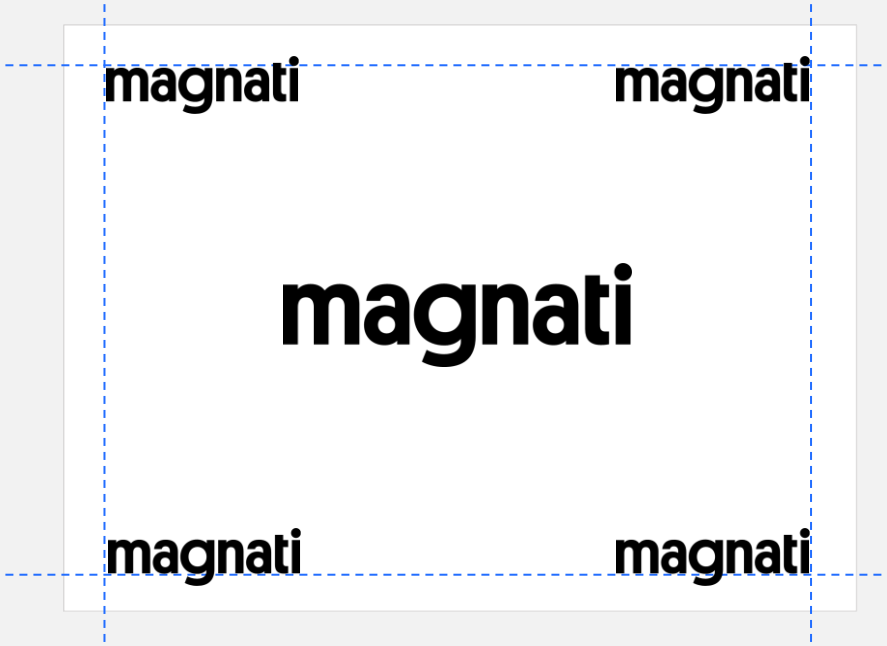
White on Magnati Deep Indigo

Logo placement

Our logo is designed to be placed into the corners of your layout, and works best in this placement.

It also works completely centred in the layout, when used for dramatic and singular effect for hero brand communication pieces.

The logo can live in any corner, or completely centred



Our tagline

This is our tagline, which combines with our logo and our tagline together into a single lockup.

Our tagline supports our brand idea and helps give some clarity to who we are and what we do as a business. We have two ways of using the tagline with the logo.

Firstly, a formal lock-up where the tagline sits neatly below the logo for use in stand-alone situations as seen here.

Secondary, the tagline in layouts sits in an opposing corner where there is a healthy tension between the elements but still a direct visual link.

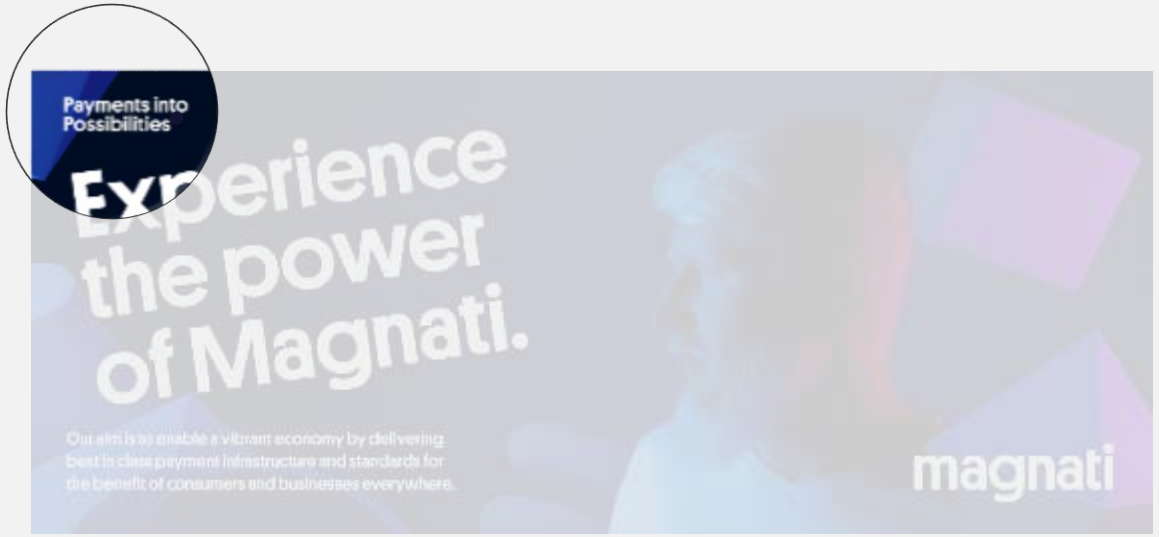
As with the master logo, this is also available in the full range of colourways to suit the background you're using.

Our separate tagline

As well as our tagline logo, we also have our separate tagline, for use away from our main logo in campaign and communication layouts.

This allows the main logo to exist in its own confident space in a layout, while allowing the tagline to convey our guiding principle in a quiet, confident space. This is used in communications and layouts.

Payments into Possibilities


Payments into Possibilities
Experience the power of Magnati.
Our aim is to enable a vibrant economy by delivering best in class payment infrastructure and standards for the benefit of consumers and businesses everywhere.
magnati

Using the separate tagline

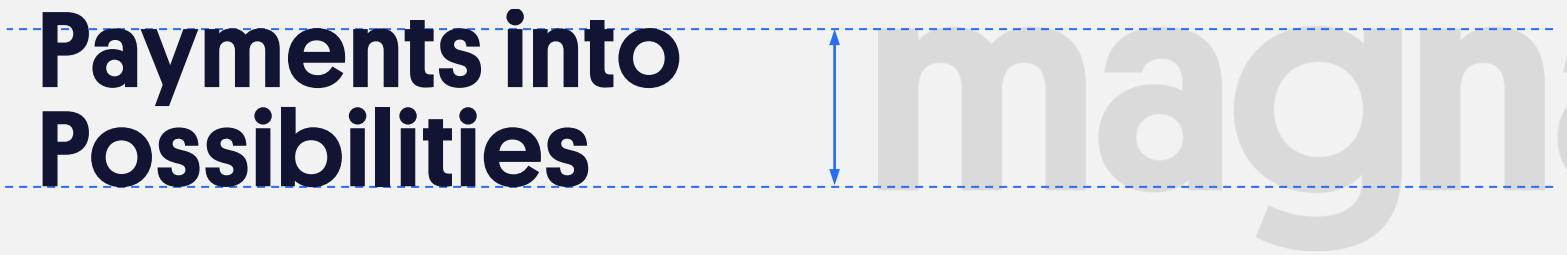
The separate tagline should be sized to match the size of the primary logo in your layout.

The sizing is based on the height from the bottom baseline to the top of the upper x-height of the separate tagline, and this height should match the height of the x-height of the main logo.

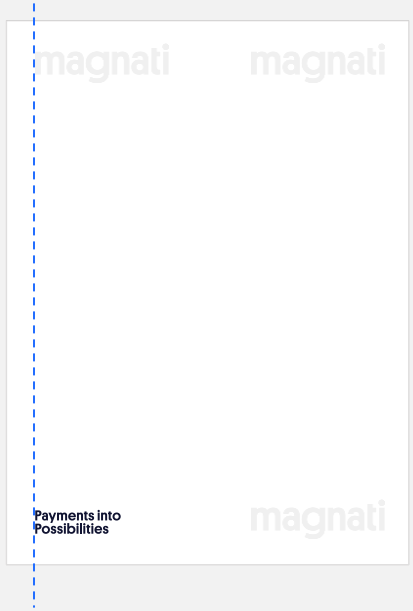
Always place the separate tagline in an opposite corner from the logo, in a way that works best for your layout.

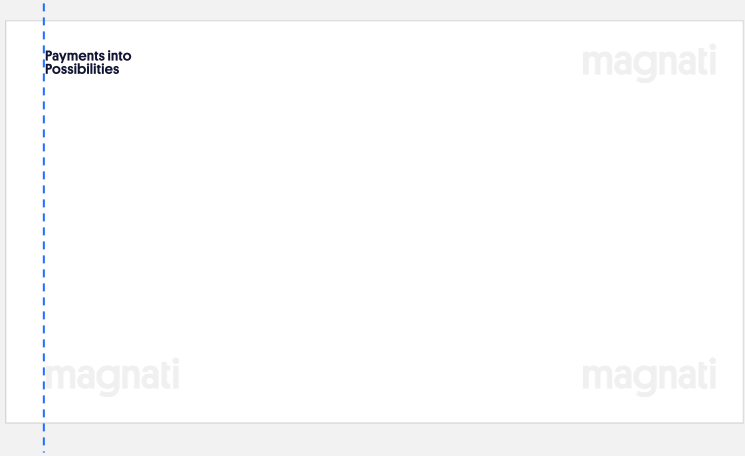
The left-aligned nature of the separate tagline means that it should always occupy a space on the left edge of your layout.

The separate tagline is sized to match the height of the main logo



Place the separate tagline on an opposing corner of your layout from your logo





Logo clear spaces and minimum sizes

Clear-space and minimum-size rules help the logo always stand out.

When used away from our magnetised shapes system, always leave an area around the logo that's free of any other text or photographic elements.

We've set this rule as the height of the 'm' in Magnati. This rule applies to the bounding box of the x-height of the letters within the logo, not the bounding box of the entire logo shape.

Always use the logo larger than 15mm wide, or 35mm wide for the tagline wordmark. This applies for both digital and print applications.

Leave a clear area matching the height of the m of the wordmark

The minimum size of the wordmark is 15mm

The minimum size of the tagline wordmark is 35mm

Our logo in animation

When used in motion design, we can use the idea of the logo being ‘plugged in’ and attracting the surrounding shapes towards it as the centre of the piece.

In this instance, the logo is used without the highlight character to the ‘i’ in order to simplify the animation and maximise contrast of the moment of completion.

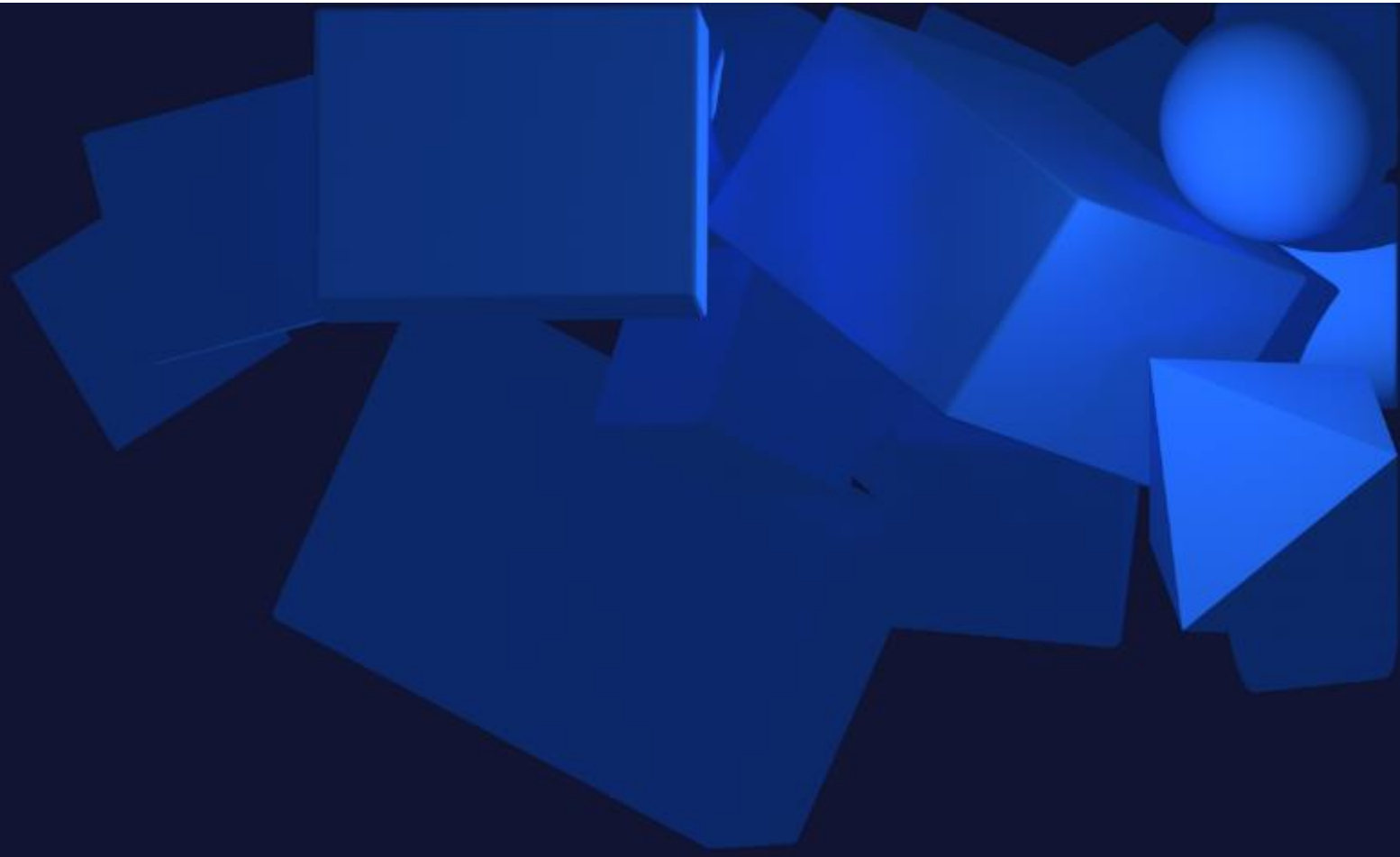
Monogram

Our Monogram is a shortcut symbol to the logo and the broader brand world.

It is for use when space is limited and where a symbol is needed that is smaller and more compact with the logo.

Always try and use the full logo where possible, but revert to using the Monogram if that is not possible.

Colour



Colour overview

Magnati is a distinctly blue brand.

Our primary Magnati Blue is a bright, modern interpretation of a classic colour that inspires confidence and reliability, while also looking to the future.

We pair our primary Magnati Blue with our Magnati Deep Indigo for when we want to look our strongest. It's a really rich, dark blue that's almost black, but not quite.

We also have our Magnati Dark Blue, which is designed to stand out on white, when our Deep Indigo becomes too dark to discern from black.

We complete our main palette with a contrasting Magnati Orange highlight colour, and two pre-set pale blues for layout use.

Our core colour values

Here are exact colour values for all of our colours in our main colour palette.

Always use these exact numbers in every application of the brand. Please note, for CMYK coated and uncoated (including newspaper), the colour values are different to accommodate for the differences in ink saturation.

Magnati Blue		
RGB	35 110 255	
Hex #	236EFF	
Pantone	2727C 2727U	
CMYK	Coated 85 40 0 0	Uncoated 78 36 0 0

Magnati Dark Blue		
RGB	08 32 92	
Hex #	08205C	
Pantone	287C 286U	
CMYK	Coated 100 85 0 20	Uncoated 90 78 0 18

Magnati Pale Blue 1		
RGB	212 223 250	
Hex #	D4DFFA	
Pantone	2727C 30% 2727U 30%	
CMYK	Coated 25 10 0 0	Uncoated 22 9 0 0

Magnati Deep Indigo		
RGB	17 20 50	
Hex #	111432	
Pantone	281C 282U	
CMYK	Coated 100 85 0 50	Uncoated 90 77 0 45

Magnati Orange		
RGB	255 90 50	
Hex #	FF5A32	
Pantone	171C 1655U	
CMYK	Coated 0 70 80 0	Uncoated 0 65 75 0

Magnati Pale Blue 2		
RGB	240 244 255	
Hex #	F0F4FF	
Pantone	2727C 15% 2727	
CMYK	Coated 12 5 0 0	Uncoated 10 4 0 0

Balancing colour usage

To maintain a consistent and coherent look and feel across all of our branded communications, make sure your balances of colour match these guides.

In dark layouts, the predominant colour should be Deep Indigo, followed by Magnati Blue. Our remaining colours should be used as highlights on this base, with Magnati Orange only used to draw specific attention to an item.

In light layouts, we should use a lot of clear white space, using our pale blues for structure. The remaining blues should then be used as design elements with Magnati Orange again only used to draw specific attention
to an item.

Balance of colour in dark layouts

Balance of colour in white layouts

Deep Indigo and Dark Blue compared

Here’s a comparison of our two dark blues for reference.

Magnati Deep Indigo should be used as a full-bleed background colour, and is the best colour for our main bright blue to look its best on.

Magnati Dark Blue should be used when we want a dark blue colour in smaller areas on a white background.

Magnati Deep Indigo

Magnati Dark Blue

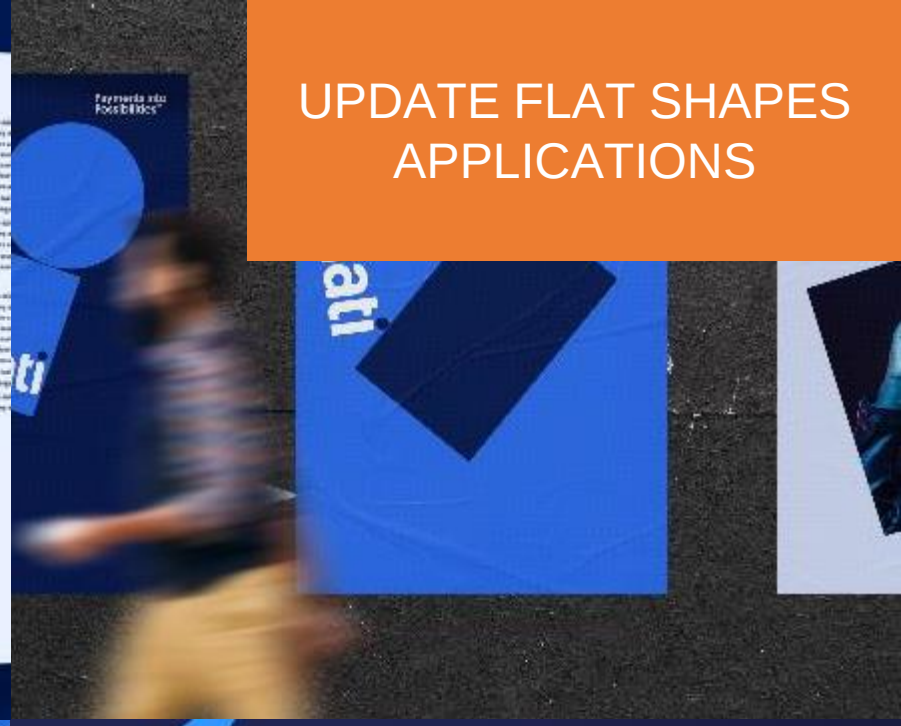
Black for reference

Using our blue colours effectively

Here are some examples of our various blues being used effectively across a range of applications and layouts.

Use these as inspiration for your use of blues within applications of the brand.

UPDATE FLAT SHAPES APPLICATIONS



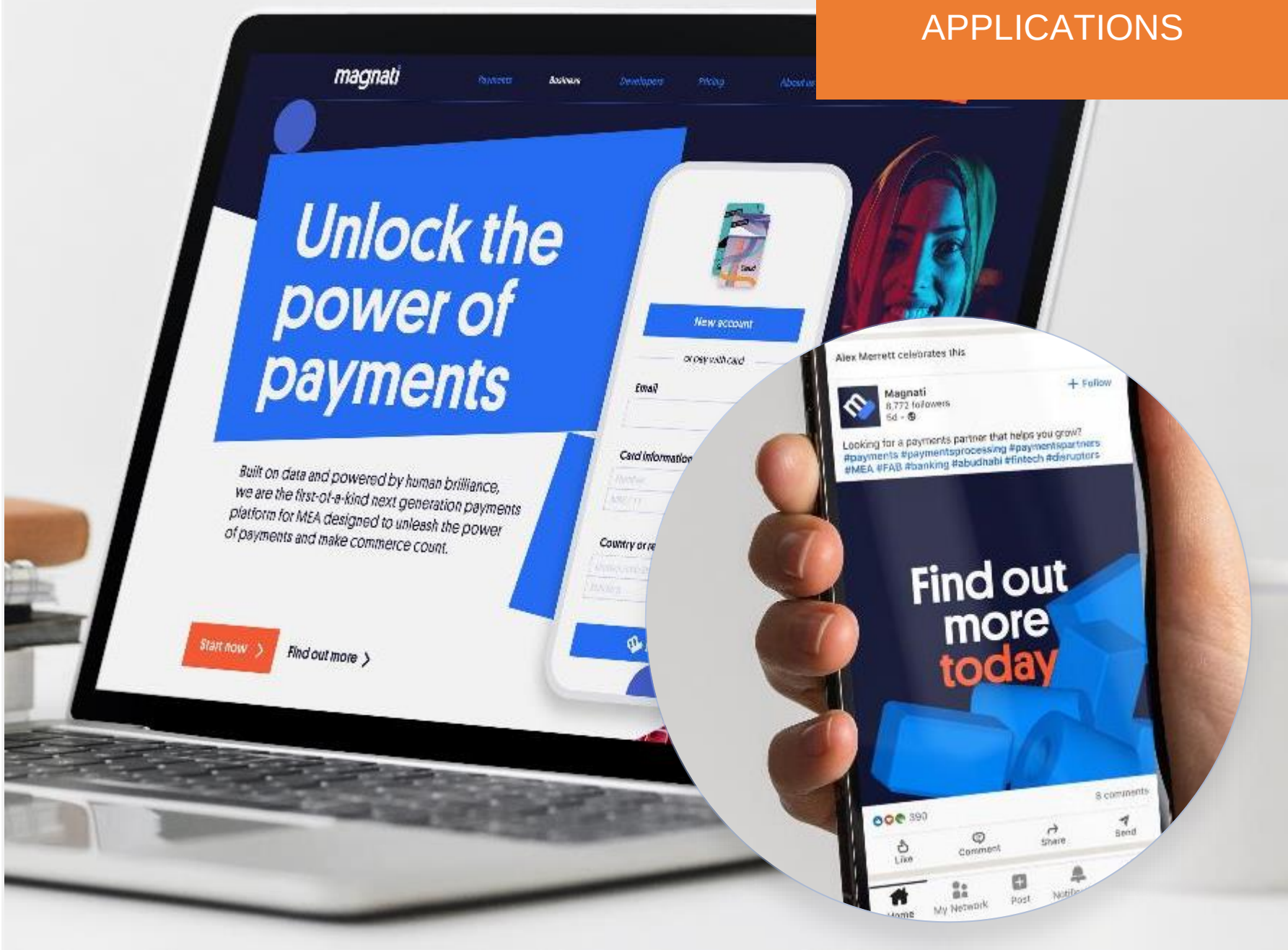
Using our Magnati Orange highlight colour

UPDATE FLAT SHAPES APPLICATIONS

Our highlight colour is Magnati Orange. It's been designed to stand out boldly and obviously within our predominantly blue world.

Use Magnati Orange sparingly and strategically to draw the eye to very specific items.

It shouldn't ever be used for decoration, and should only ever draw the eye to a couple of specific places.

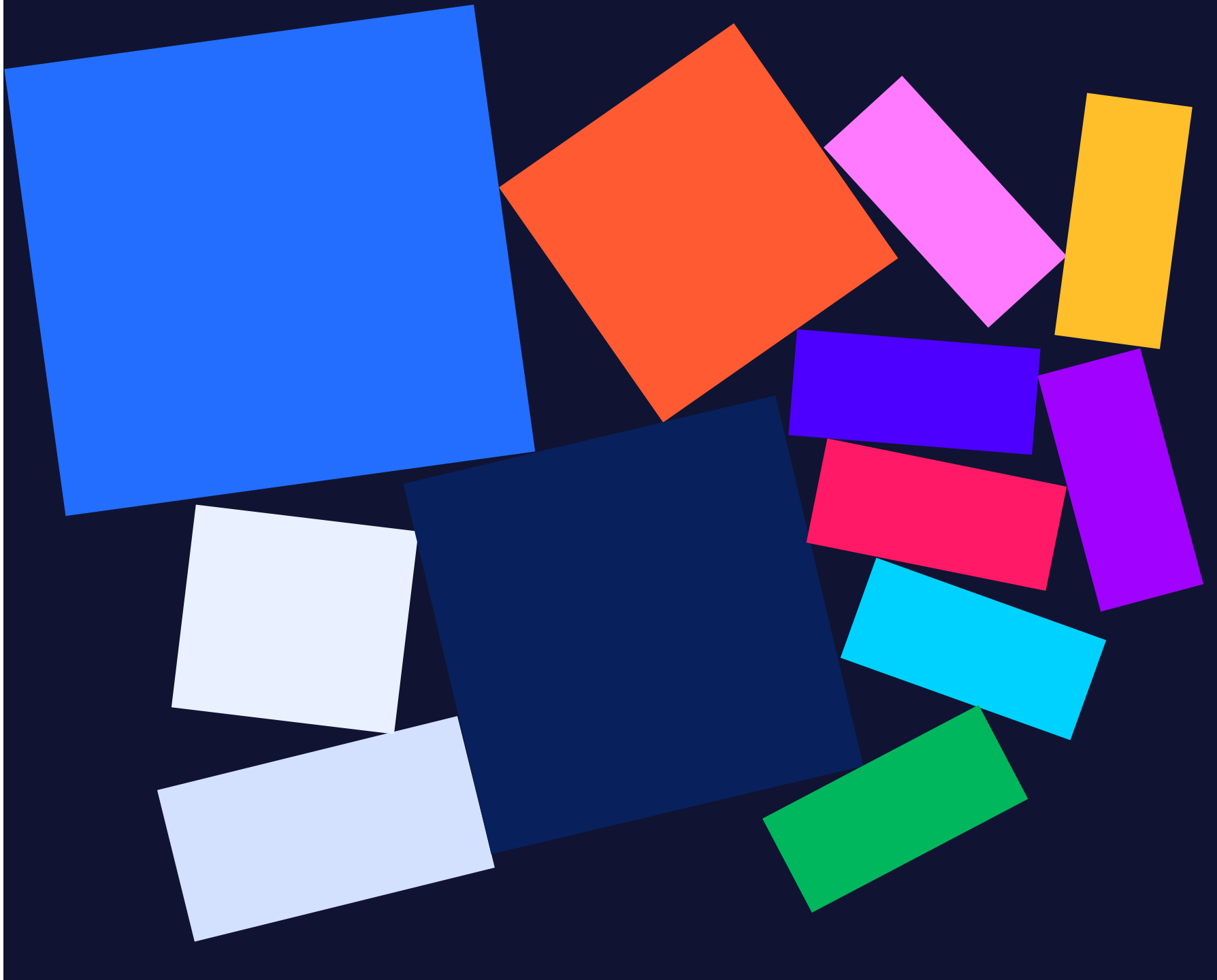

magnati
Unlock the power of payments
Built on data and powered by human brilliance, we are the first-of-a-kind next generation payments platform for MEA designed to unleash the power of payments and make commerce count.
Start now
Find out more
New account
Email
Card information
Alex Merrett celebrates this
Magnati
8,772 followers
+ Follow
Looking for a payments partner that helps you grow? #payments #paymentsprocessing #paymentspartners #MEA #FAB #banking #abudhabi #fintech #disruptors
Find out more today
390
Like
Comment
Share
Send
My Network
Post

Secondary colours

In addition to our main colour palette, we've also developed a secondary set of colours for use in wider use cases where we need to supplement our main palette.

Our secondary colours have been specially designed to feel a part of the family, yet distinct enough from each other to help display key information.

They're bright, colourful and are primarily designed to be used in reporting and data analysis.



Secondary colours in use

Here are examples of all of our secondary colours in use.

The colours have been designed to work well as family, feeling as part of one whole, but distinct enough that differing data streams can be read apart from each other.

They've also been designed to work as well on dark backgrounds as on light backgrounds too.

Example chart and graph for illustration purposes only

Our secondary colour values

Here are exact colour values for all of our colours in our secondary colour palette.

Always use these exact numbers in every application of the secondary colours.

Always use these exact numbers in every application of the brand. Please note, for CMYK coated and uncoated (including newspaper), the colour values are different to accommodate for the differences in ink saturation.

RGB	77 0 255	
Hex #	4D00FF	
CMYK	Coated 90 75 0 0	Uncoated 81 68 0 0

RGB	255 122 255	
Hex #	FF7AFF	
CMYK	Coated 22 78 0 0	Uncoated 22 78 0 0

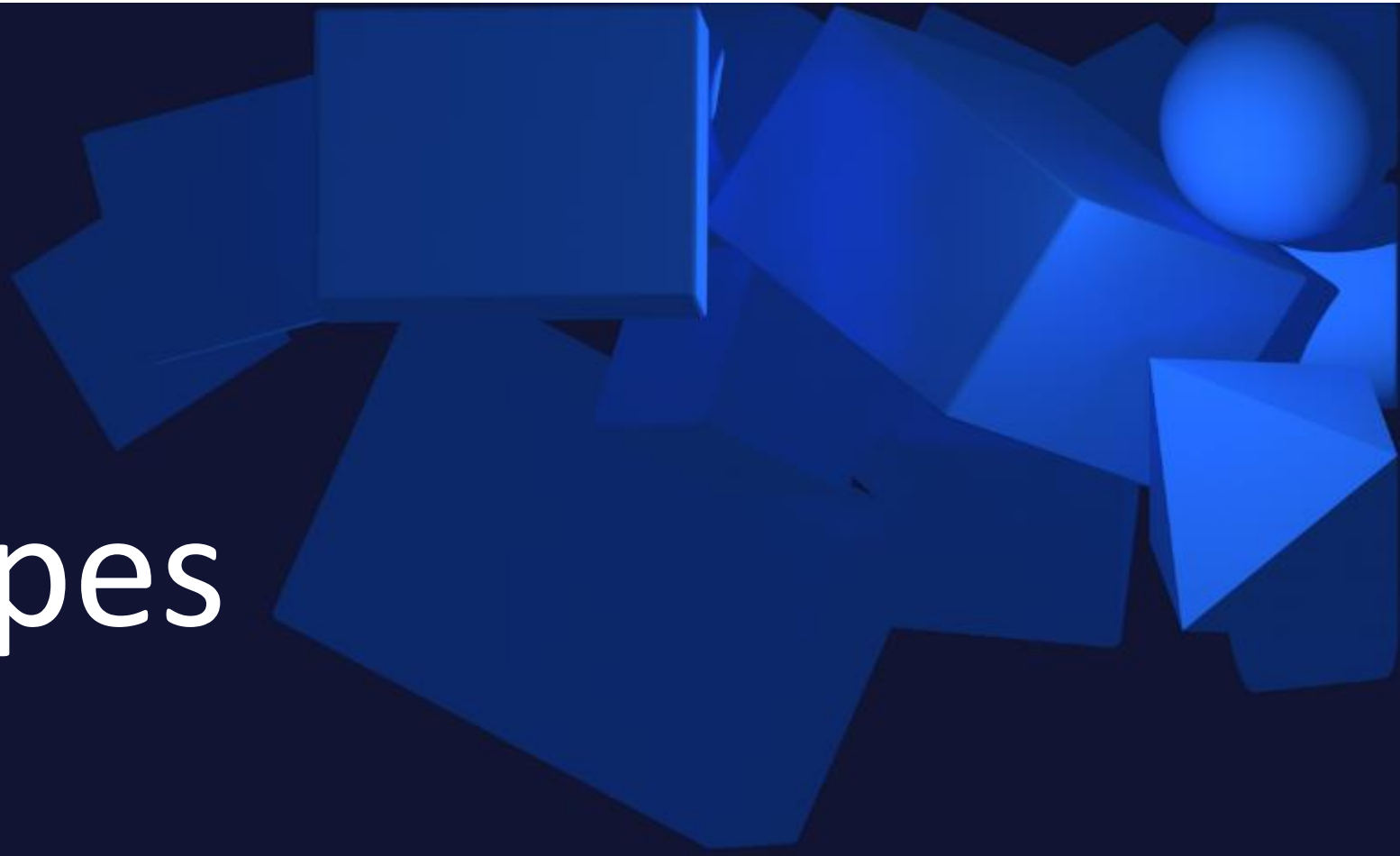
RGB	0 183 93	
Hex #	00B75D	
CMYK	Coated 72 0 68 0	Uncoated 80 0 75 0

RGB	255 25 100	
Hex #	FF1964	
CMYK	Coated 25 85 0 0	Uncoated 22 78 0 0

RGB	0 210 255	
Hex #	00D2FF	
CMYK	Coated 65 0 0 0	Uncoated 60 0 0 0

RGB	255 190 40	
Hex #	FFBE28	
CMYK	Coated 0 30 85 0	Uncoated 0 27 78 0

Graphic shapes



Graphic shapes overview

Our graphic shapes are a key element of our brand language.

The way the look and behaviour helps tell our brand story and is central to the Magnati expression.

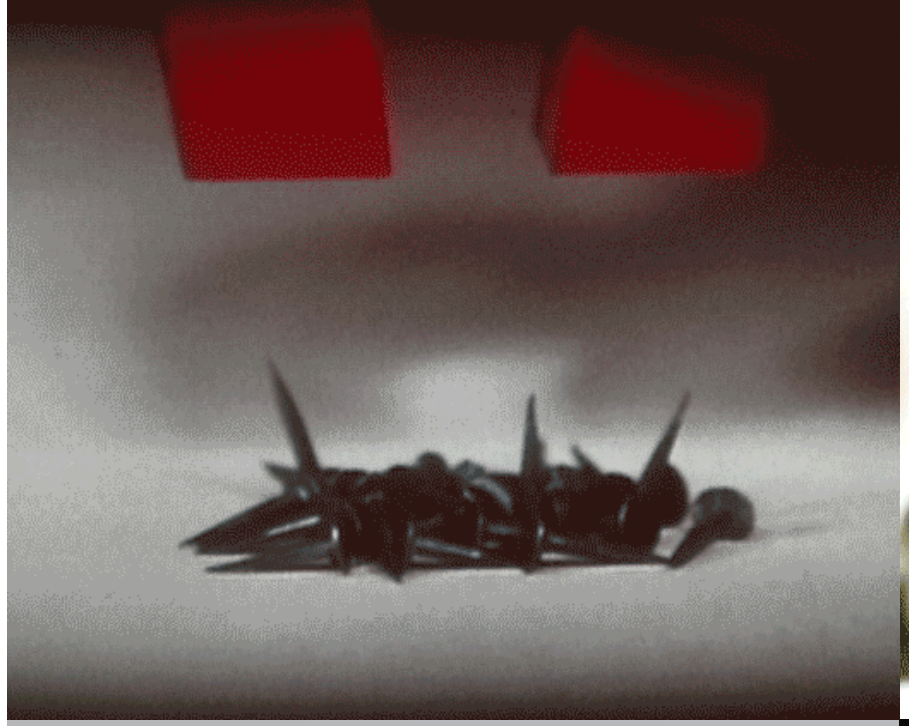
Magnetic forces

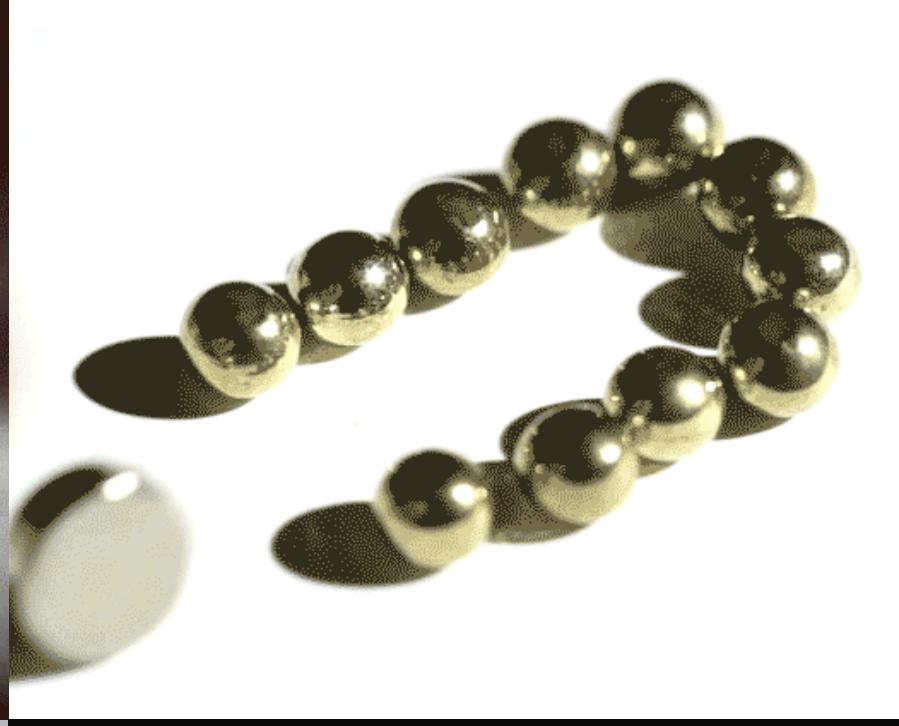
Our brand identity is based around the properties of magnetism, and our Graphic Shapes and Typography are key to telling this story

Everything that the brand does and how the brand behaves should be designed with the core thought of magnetism throughout.

Can elements attract? Repel? How quickly do they move, how magnetic is each element? Which elements are attracting? Which elements are being attracted?

From the very start of every design, ask yourself how magnetism can be a core thought in your work.





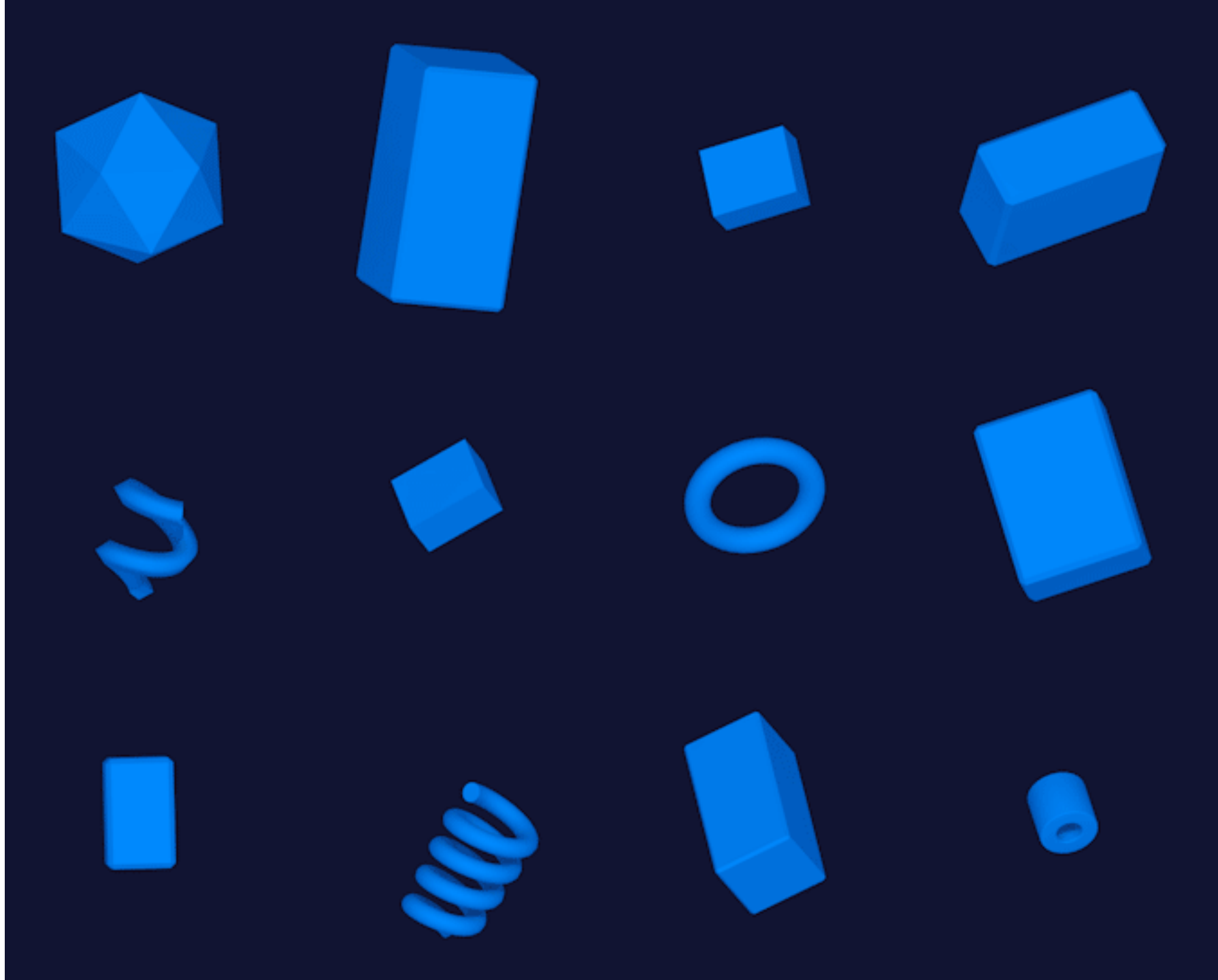
Our graphic shapes

Our shapes are available as a library of files available to be used in static pieces or in motion.

In motion design, the shapes provide a opportunity for additional storytelling in motion beyond what can be achieve through static design.

Still based on existing, easy to recognise shapes like boxes, polyhedrons, tubes, rings and spirals, these shapes have been realised in full three-dimensional states.

Use these in your designs to show the magnetism at work in richer, deeper ways, showing how our magnetic world can interact with our customers and their lives.

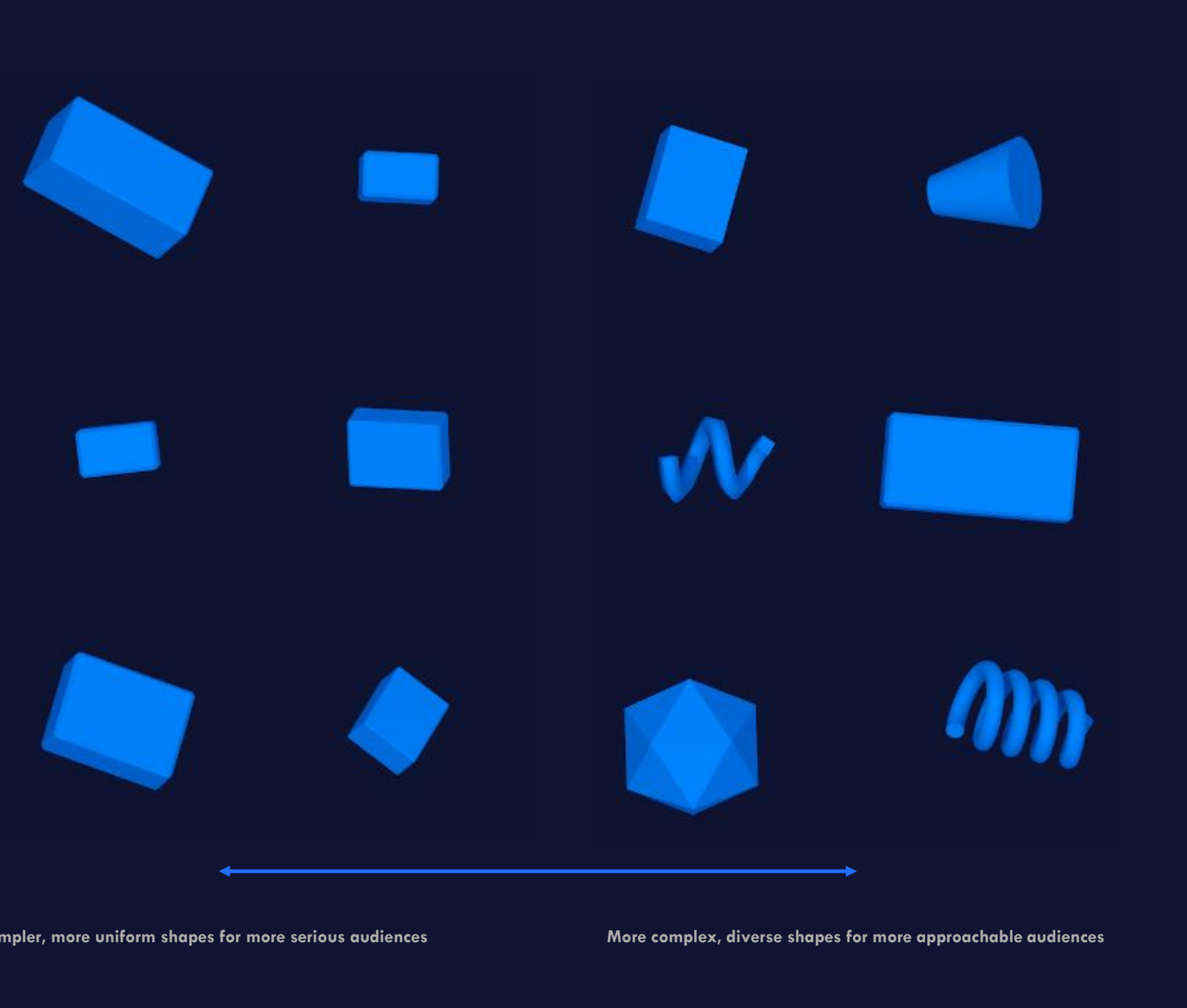


Adjusting shape styles for different audiences

We can tailor how creatively we use our shapes depending on our audience.

For more serious, business-to-business use cases, we can favour simpler, more rectangular shapes.

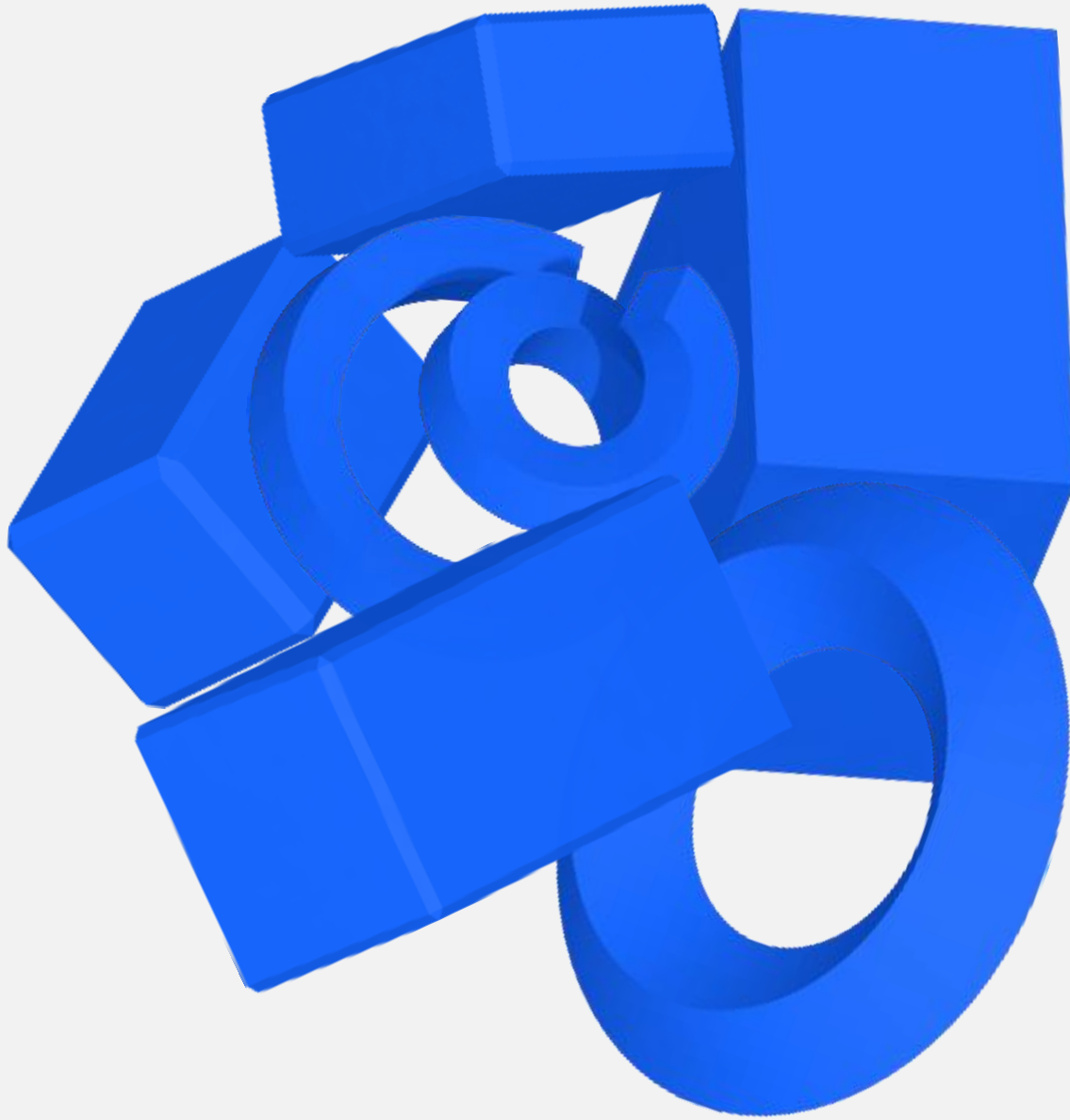
For more creative, youthful or consumer audiences, mix the shapes up with more diverse shapes, such as polyhedrons, cones and spirals etc.



Composing layouts using pre-rendered 3D shapes

Here’s some tips for creating layouts with our pre-rendered 3D shapes.

1. Shapes can overlap in ways that our simple 2D shapes can’t.
2. Select a handful (4-8ish) shapes that will work well together.
3. Avoid picking shapes that share too-similar angles to each other, make sure they’re a diverse bunch.
4. Stack your shapes in realistic forms, get a sense for what feels right.
5. Scaling and rotating shapes can help them fit together in natural ways.

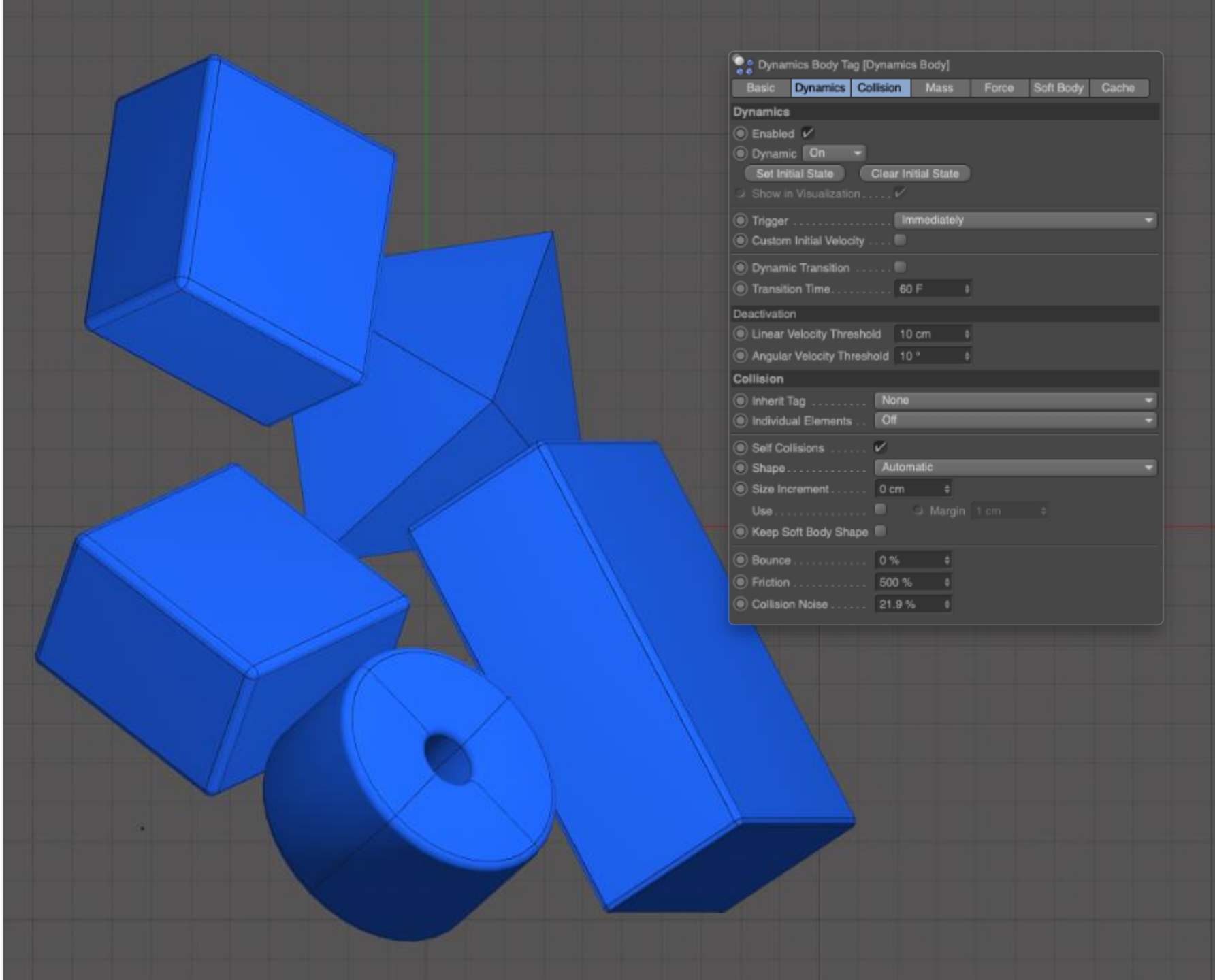


Creating dynamic magnetic 3D shape layouts

For full creative control, we can create bespoke shapes using 3D software.

Our blue material is based on the exact colour values for Magnati Blue, with 30% additional luminance of the same colour, and slight rough reflections (20% roughness, 10% reflectivity).

Dynamics for our shapes should be set to create confident heavy masses that have enough weight to smash into things.
We don’t our shapes to bounce or be rubbery, or to be light enough that they’re jittery. They should have weight.



Using magnetic forces for dramatic effect

When our shapes are built in our dynamic 3D world, we can then use realistic magnetic forces to affect our shapes.

In the software package that you're familiar with, use the dynamic forces and set up powerful attractors to pull our Magnati shapes toward the desired position.

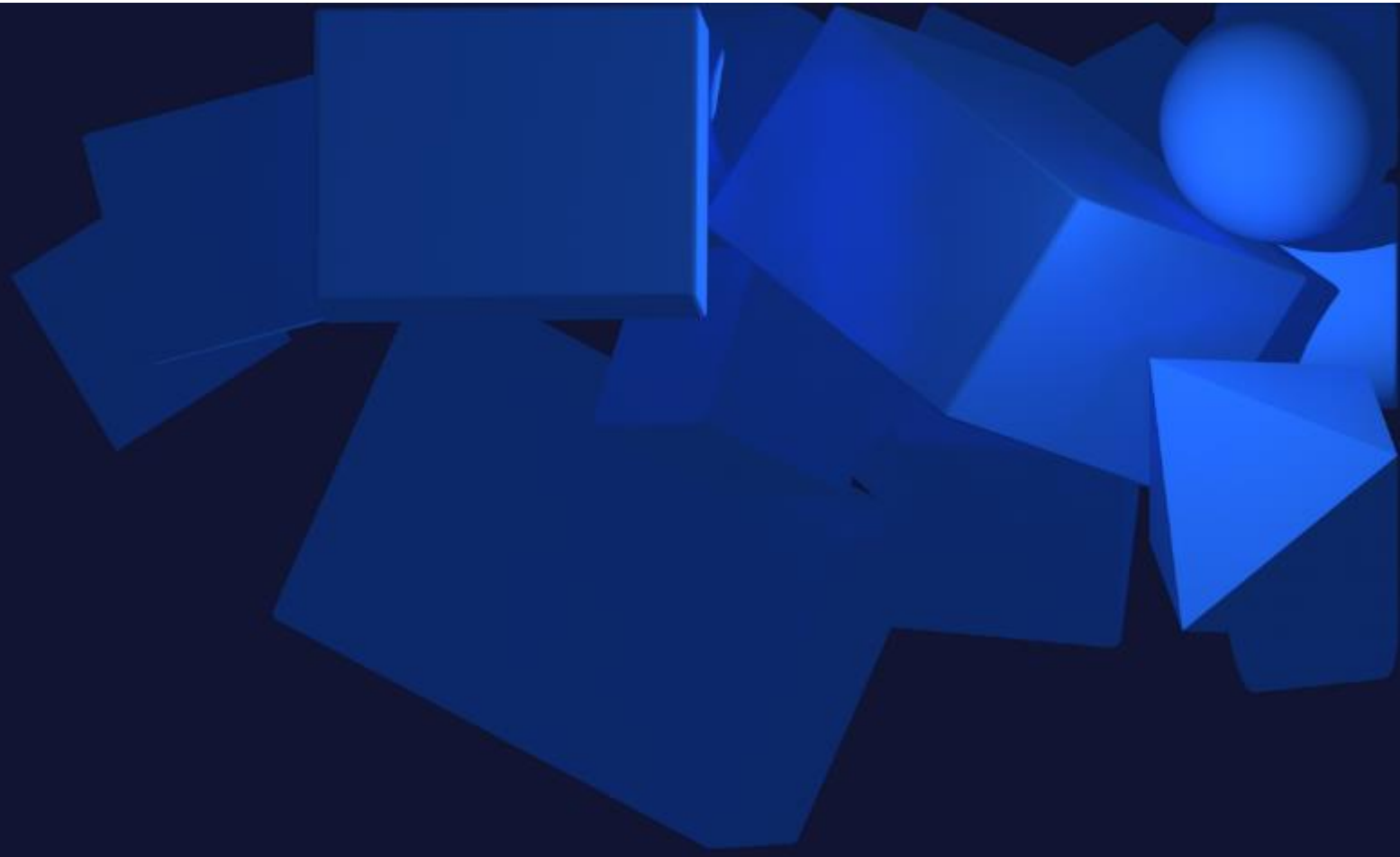
Have fun, and play with with the natural magnetic forces for dramatic effect.

Lighting

When our shapes are built in our dynamic 3D world, we can then correctly light our shapes in context.

Our magnetic force can be demonstrated with a powerful white light. Shown here is the Magnati wordmark lighting up as it becomes magnetised, and that light switching off along with the magnetic forces.

Typography



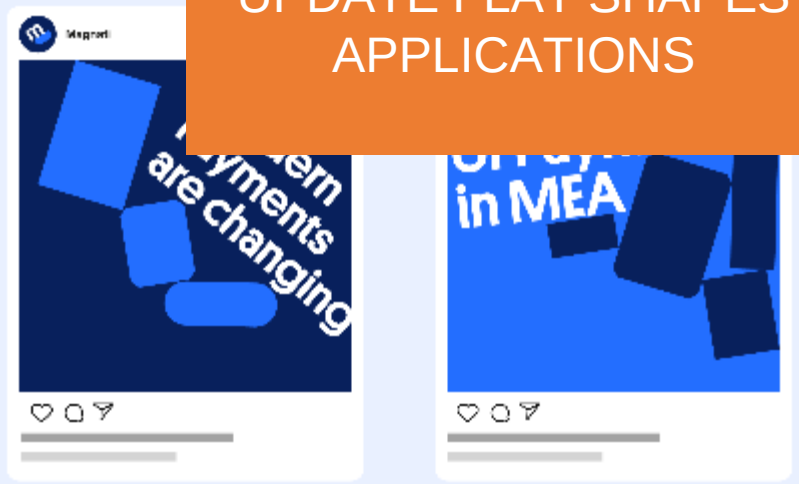
Typography overview

Typography should be bold, confident and clear and embody the concept of ‘magnetism’ where possible.

Here are some examples of how type can be used for conveying key messages.

UPDATE FLAT SHAPES APPLICATIONS

Payments into Possibilities™
Experience the power of Magnati.
Our aim is to enable a vibrant economy by delivering best in class payment infrastructure and standards for the benefit of consumers and businesses everywhere.



Our typeface

Our typeface is Platform Sans.

It's a san-serif font full of character, with simple geometric forms, based on squares and perfect circles.

This gives it a distinctive and contrasting look and feel, perfect for eye-catching headlines.

Similar to the logo colour selection principles, if the headline is the main focus of the piece of communication, the text should be in white when on a Deep Indigo background, or in Deep Indigo when on a white or Pale Blue background.

If the logo is the main focus of the piece and is in white, blue typography should be used so not to visually compete.

Orange can be used for extra emphasis to key words and messages.

Platform Bold

Platform Bold Italic

Platform Medium

Platform Medium Italic

Platform Regular

Platform Light

Platform Light Italic

Platform Hairline

Platform Hairline Italic

Platform was the first typeface released by Berton Hasebe. At heart, this family is an exploration of how the geometric sans serif – some of the most explored territory of 20th century type design – can be approached in a contemporary context. Rather than aiming for perfection, Platform instead plays with the inherent naivite in letters that have been reduced to their simplest essence, distilling ideas from contemporary graphic design into typographic forms.

Our secondary or fallback typefaces

Our secondary typeface is Avenir.

We use Avenir Medium for body copy or in places where Platform can't be used. Use Avenir Medium Oblique for *single-phrase emphasis*, or **Avenir Bold for emphasising passages.**

Where neither Platform or Avenir can be used, we recommend Roboto for use online, or Arial.

Avenir Medium

Avenir Heavy

Avenir Medium Oblique

Avenir Heavy Oblique

FAB, the UAE's largest bank and one of the world's largest and safest institutions, offers an *extensive* range of tailor-made solutions, and products and services, to provide a customised experience. Through its strategic offerings, it looks to meet the banking needs of customers across the world via its market-leading Corporate and Investment Banking and Personal Banking franchises.

Using headings to convey magnetism

Our headlines can be magnetised to convey our magnetic brand world even through text.

Imagine your headline text block as an extra element of your magnetic design. Allow it to move naturally with your other magnetised elements, and be sure to make use of all of the gaps and shapes created by the letterforms.

Dramatic
Headlines
Become
Magnetised

Dramatic
Headlines
Become
Magnetised

Dramatic
Headlines
Become
Magnetised
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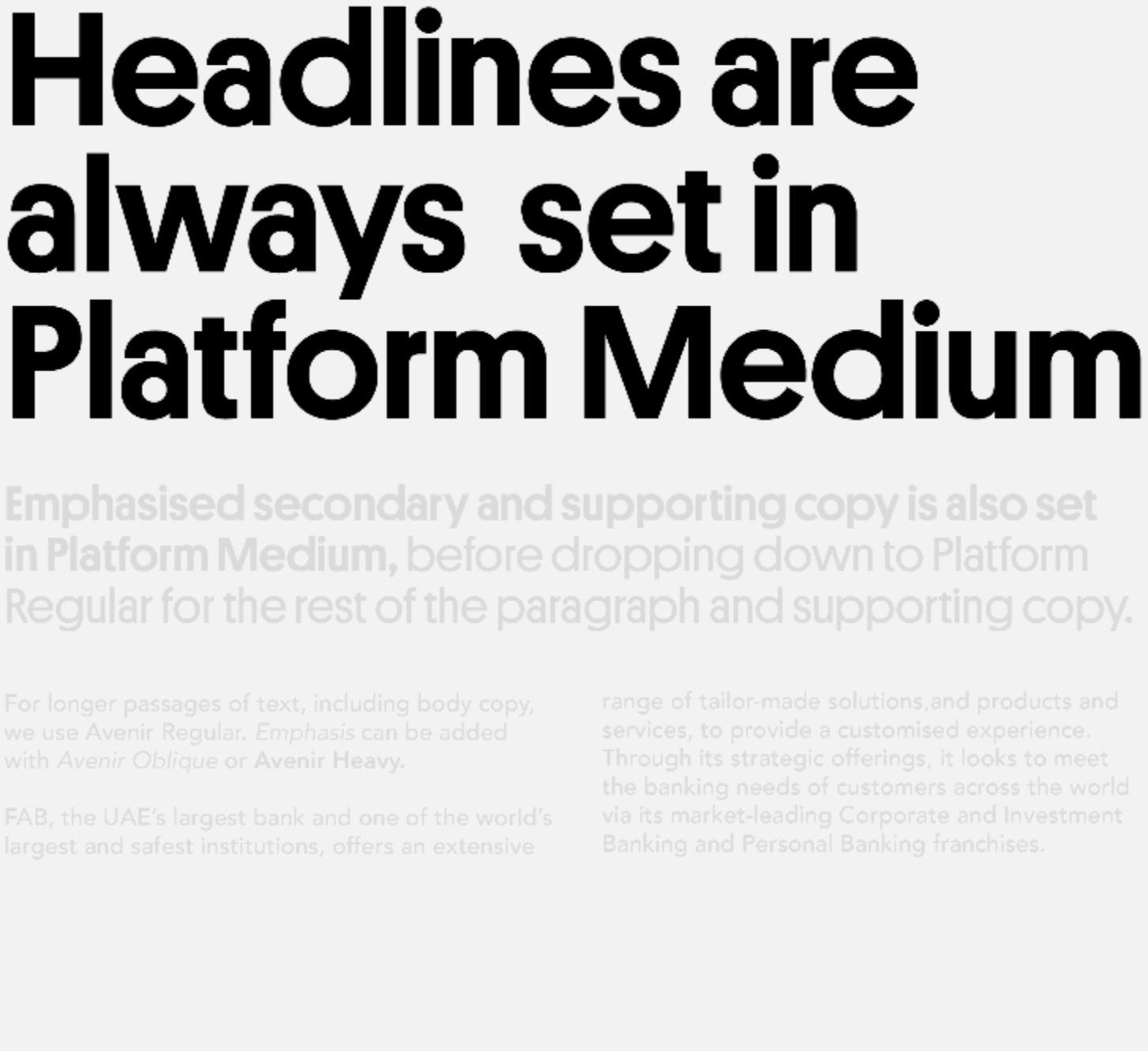
Payments into Possibilities™
magnati

Setting headlines

Our headlines are always set to Platform Medium.

Set the tracking to -20, and set the leading (the vertical space between lines to the tightest it can go without ascenders and descenders touching into each other or overlapping.

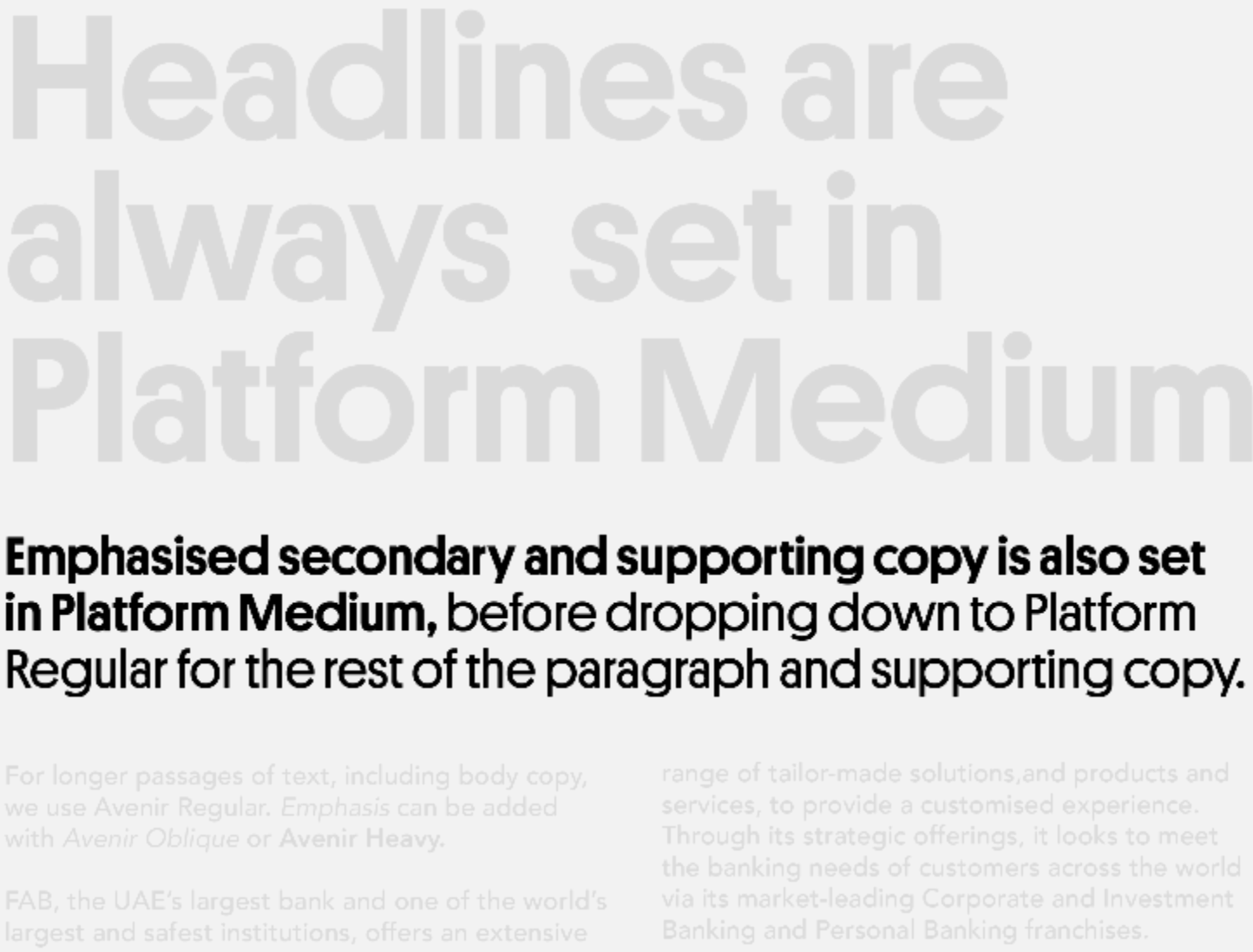
Where possible, ascenders and descenders should knit together in a pleasing way, as demonstrated here with the descender on the ’y’ in ‘always’ knitting together with the ’f’ of Platform.


Headlines are always set in Platform Medium
Emphasised secondary and supporting copy is also set in Platform Medium, before dropping down to Platform Regular for the rest of the paragraph and supporting copy.
For longer passages of text, including body copy, we use Avenir Regular. *Emphasis* can be added with *Avenir Oblique* or **Avenir Heavy.**
FAB, the UAE’s largest bank and one of the world’s largest and safest institutions, offers an extensive range of tailor-made solutions,and products and services, to provide a customised experience. Through its strategic offerings, it looks to meet the banking needs of customers across the world via its market-leading Corporate and Investment Banking and Personal Banking franchises.

Setting secondary copy and subheadings

Secondary copy, such as subheadings or short supporting copy should also be set in Platform.

We recommend Platform Regular for the majority of your secondary copy, with Platform Medium being used to emphasise within your paragraph where needed.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Body copy and other longer-form copy

Body copy and other longer-form copy should always be set in Avenir Regular.

Avenir matches the geometric look and feel of Platform, but is more legible and easier to read in small sizes and longer-form passages.

Headlines are always set in Platform Medium

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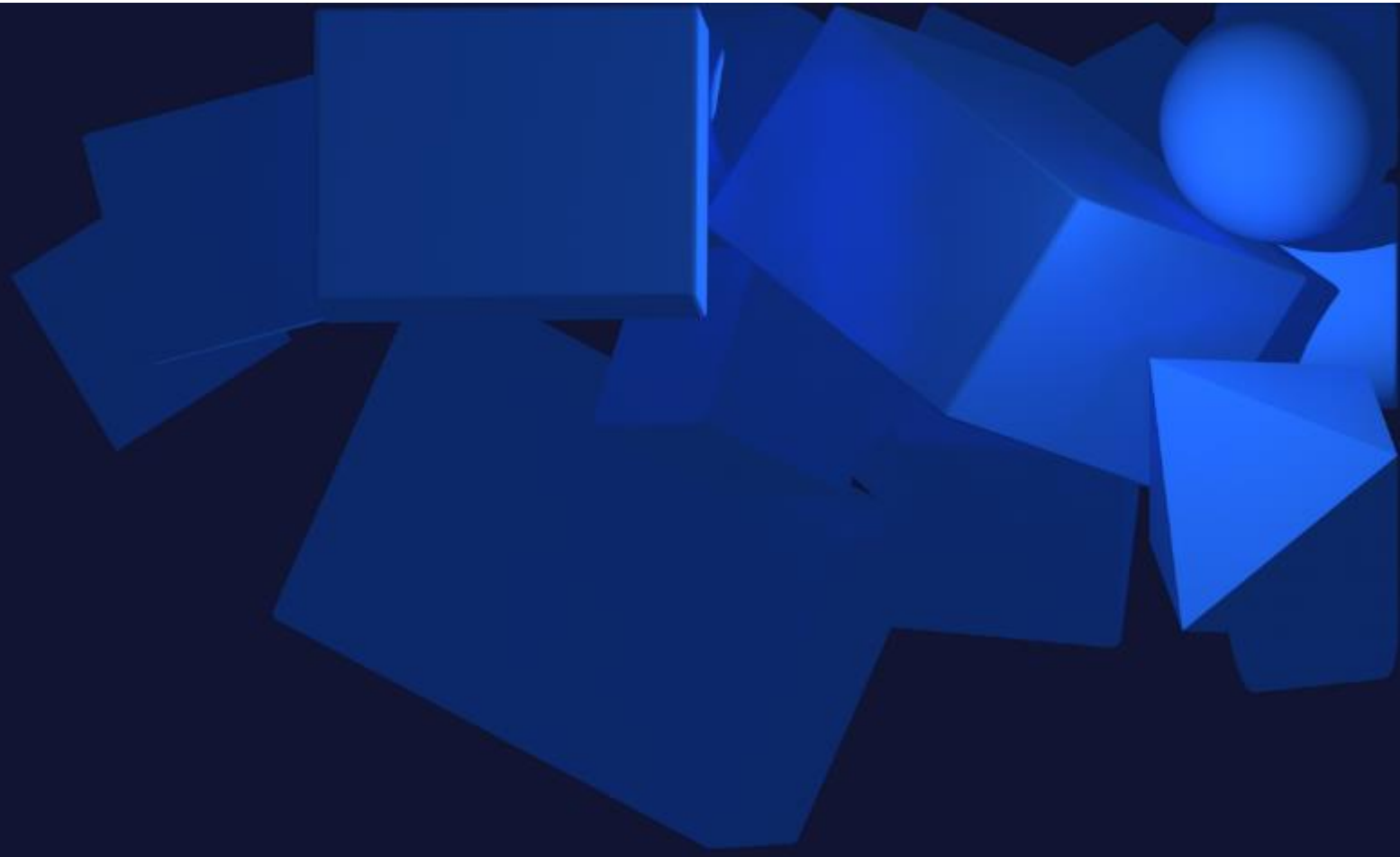
Imagery



Imagery overview

Imagery is a central part of the Magnati brand to help us tell aspirational and emotional stories.

We have two styles that co-exist to be used in different places and situations.

UPDATE IMAGE

UPDATE FLAT SHAPES APPLICATIONS

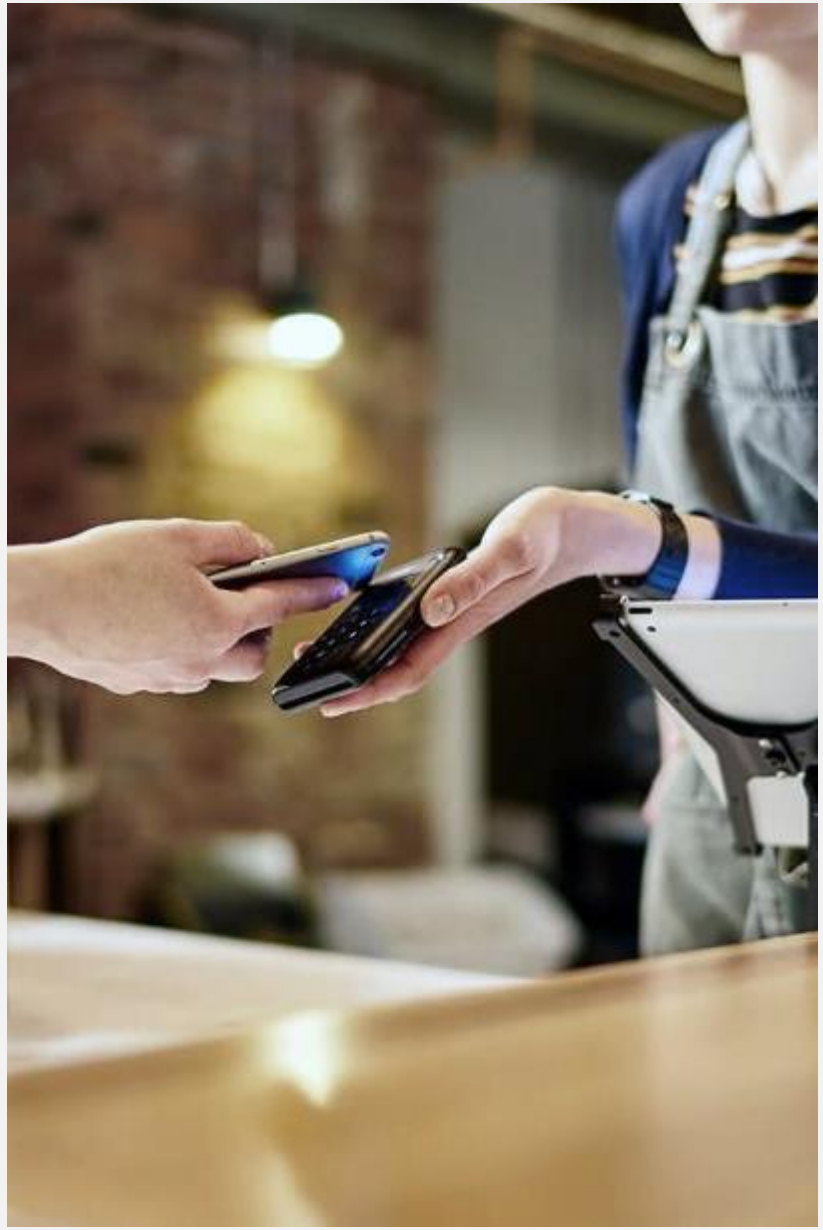
Two distinct image styles

We have two distinct image styles to call upon in Magnati.

Our brand image style is our rich, distinctive and vibrant image style. It uses coloured gels in a studio setting bring our subjects into our Magnati world which is flooded with intense, saturated brand colours.

Our functional image style is our informative, natural photography style where we can show real-world examples of our technology in use and in people's lives. This is bright, warm, inviting and naturalistic.

Brand image style
Dramatic, colourful, bold



Functional image style
Informative, natural, situational

Brand image style

Here are some examples of our brand image style.

We have a range of subjects here, from all walks of life and from every culture where Magnati is changing people's lives.

Shot with dramatic coloured lighting, we can bring these subjects into our magnetic world to create depth and richness in our designs.

The style uses two different brand colours from opposing directions towards the subject to create a feeling that is saturated and vibrant – capturing the moment of possibility to coming to life with Magnati.

Functional image style

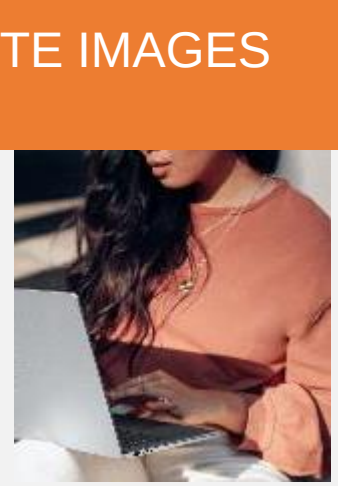
Here are some further examples of our functional image style.

These are shot in real-world situations with real people doing real things with Magnati technology.

Locations should be as diverse as the real-world use cases for our payments, and we should be choosing shots that feel realistic, natural and aspirational.

In context of layouts or stories, the functional style can set the scene and context of the story, leading viewers in and out of the more heroic brand image moments which should be used more sparingly.

UPDATE IMAGES



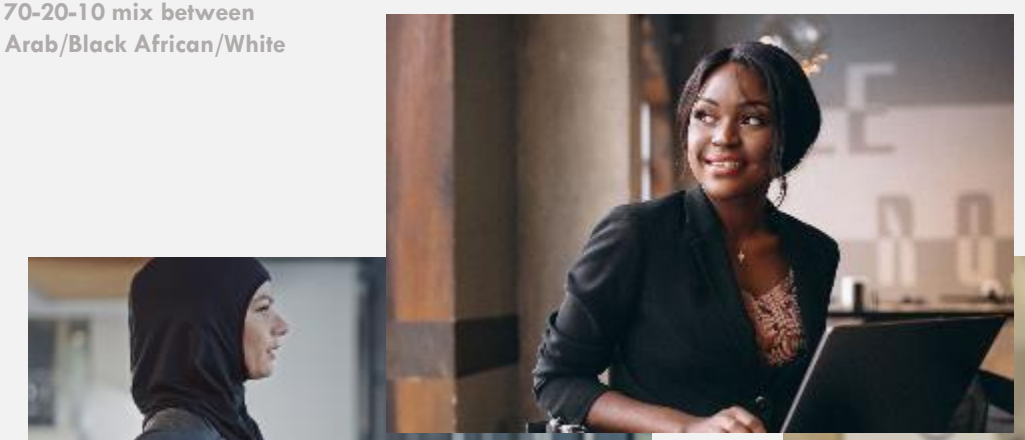
Selecting image subjects

Our image subjects should represent all users and audiences of our brand.

This means representing genders, cultures, ages and skin tones in a way that reflects the world that we exist in.

Subjects should be warm and inviting in appeal — aspirational yet realistic.

70-20-10 mix between Arab/Black African/White



DO WE OWN THESE RIGHTS?

Representative mix of genders

Even mix through 18-55 age groups

Selecting image environments

Functional style images should be set in the places we want Magnati to benefit the most.

Modern locations should be light, airy and built recently to a high specification. Look for exposed walls and modern furniture, dress plain spaces with large plants. Make sure locations are tidy but not sterile.

Modern cafés and retail spaces should be furnished in a modern style, with plenty of natural light. Select independent businesses over large chain stores.

Traditional retail and cafes should feel genuine. Find elements of original/ancient architecture mixed with vibrant and colourful foods, fabrics or goods.

Modern café or independent retailer

Home

Modern office or business

Traditional or outdoor retail

Outdoor leisure

‘Magnetising’ a studio set-up

When showing how Magnati benefits the lives of our subjects in moving image, we can mix our image styles for dramatic effect.

At the point of transaction, or at the moment where our technology is benefiting, we can quickly switch to our brand image style, switching the whole scene using highly-controlled coloured lighting to give a dramatic switch.

As soon as the transaction is completed, the lighting can switch instantly, magically back to normal again.

SHOW WITH PEOPLE TOO

‘Unmagnetised’
Standard room lighting

‘Magnetised’
Dramatic coloured lighting

Image library

These are pre-selected royalty-free images to use until images from the brand photoshoot are ready.

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Illustration

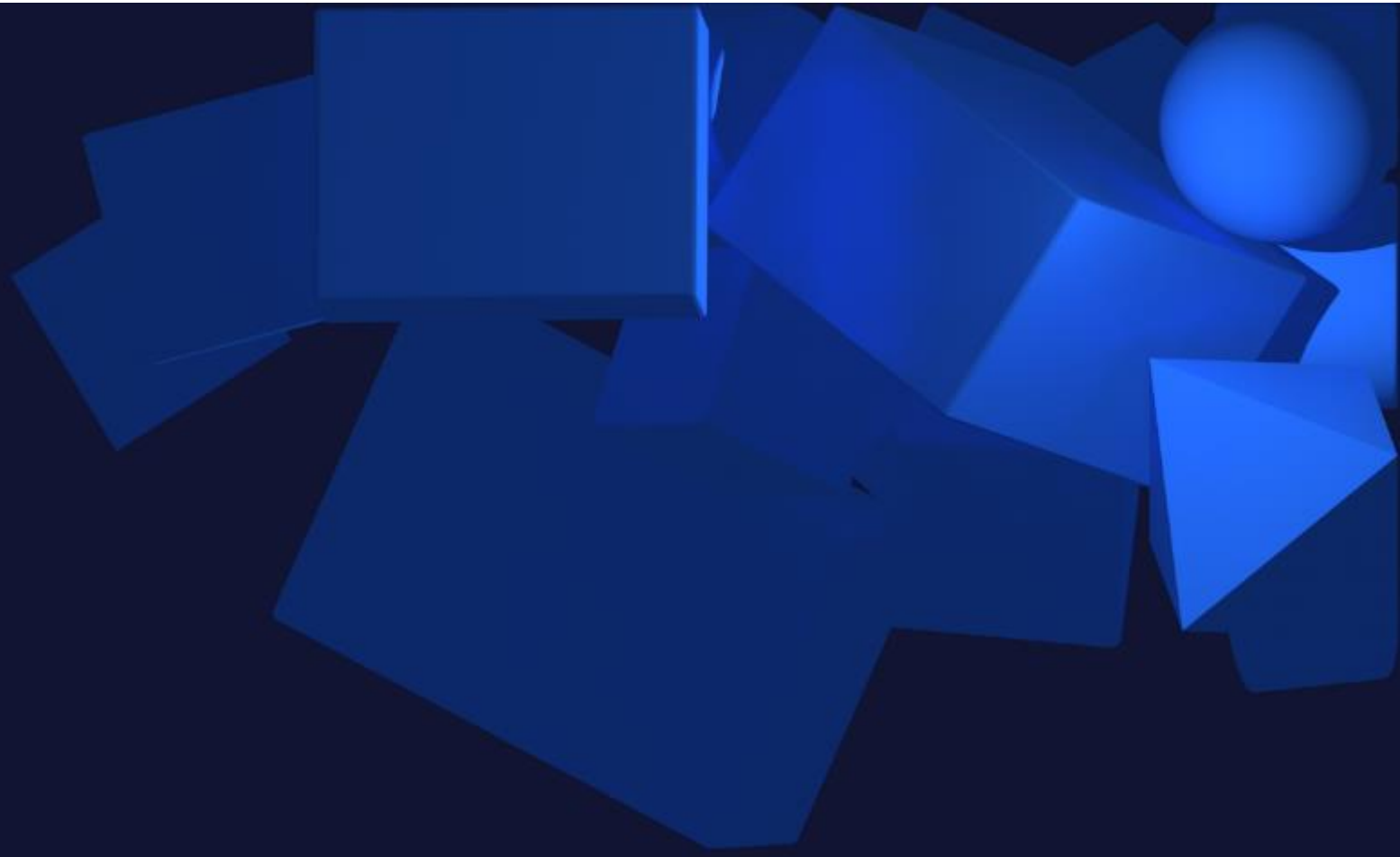
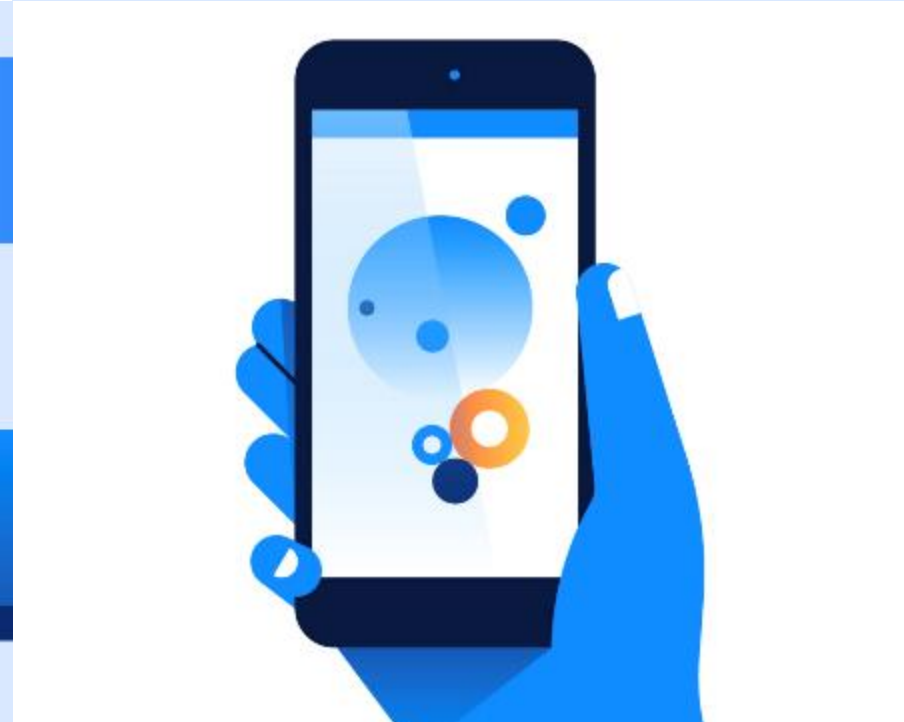


Illustration overview

Our illustration style is an additional useful element that can help bring stories to life when it's not appropriate to use real life situations.

It is fresh and geometric in its style, linking back to the overall brand style, but at the same time bringing another dimension to the toolkit of elements.



People illustrations

We portray people in a stylised and ownable way where regional dress is reflected in their appearance.

As per the overall style, a blend of blues from our brand palette make up the overall colour impression, with a highlight of orange.

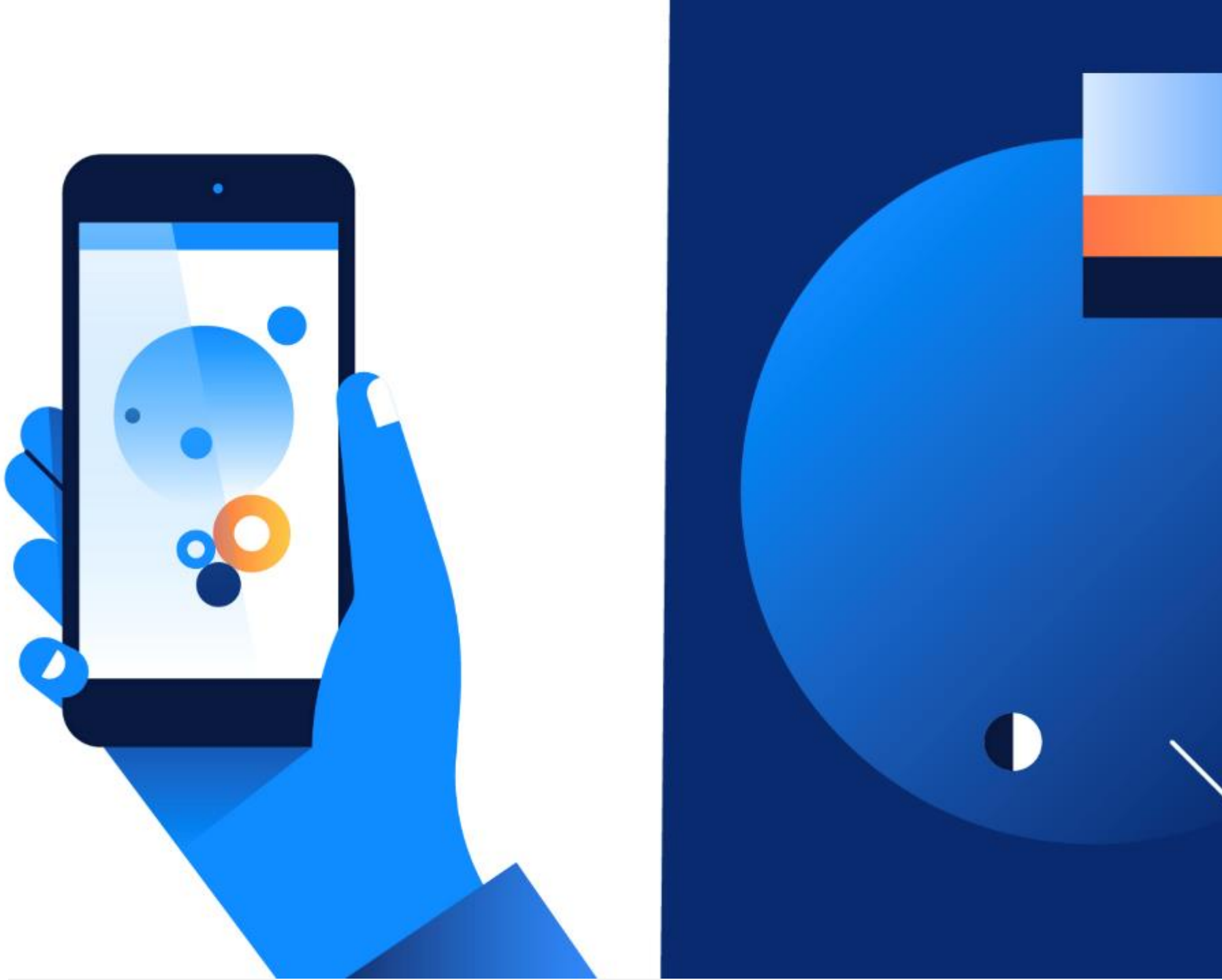
When subjects scale, the style adjusts to make for a more simplified version for when people are presented smaller in the piece.

Our brand shapes are reflected subtly in the drawing style and also in the patterns of the clothes themselves.

Object illustrations

Objects can play a key role in story telling for situational scenes involved payments and customers.

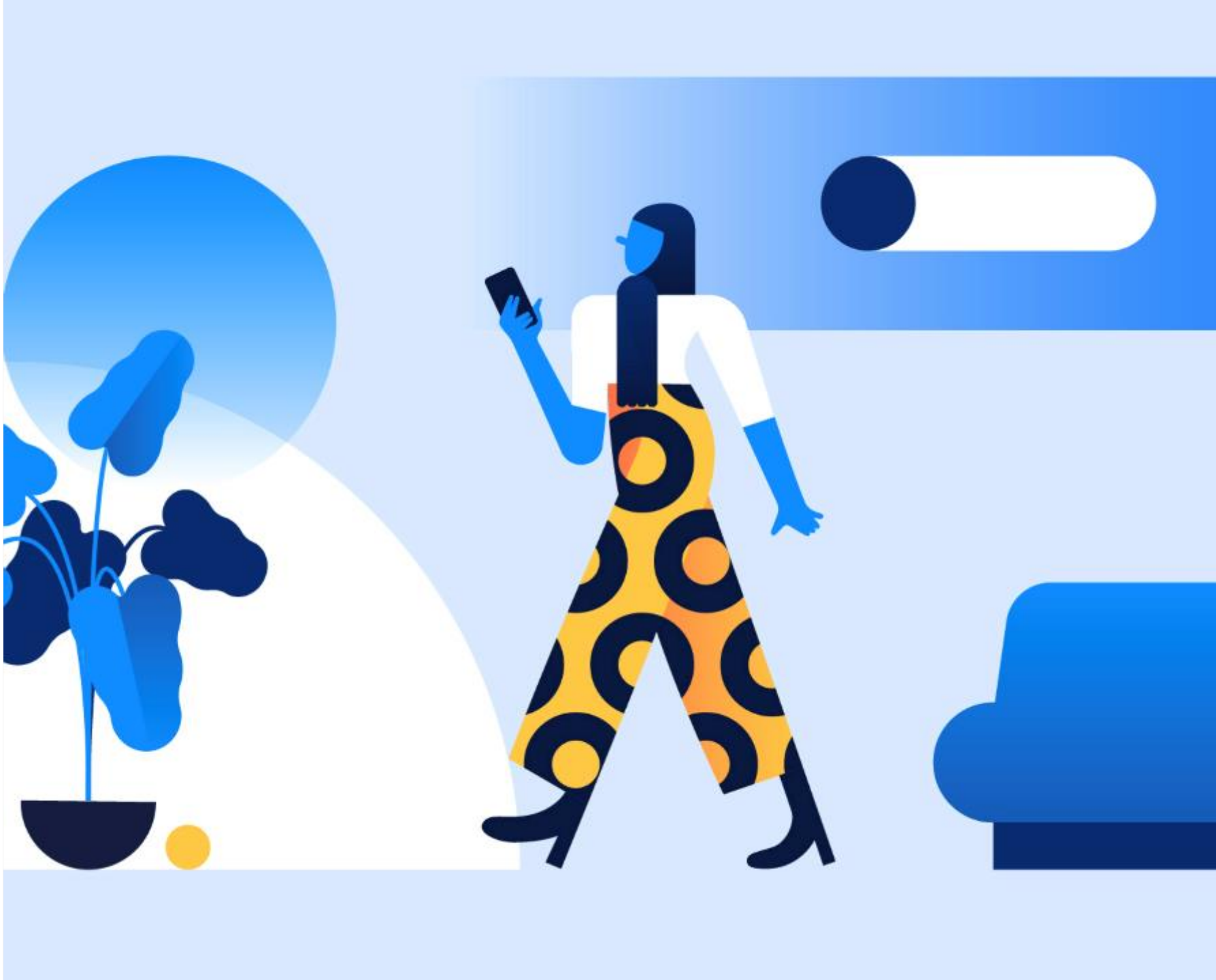
The simple geometry and application of flat combined flat and gradients of colour can depth and dimension to what could be otherwise unremarkable objects. A human element always brings warmth and extra storytelling to the situation.



Places illustrations

Places and situations are again made up from geometric shapes and blends of colours from our brand palette.

A combination of abstract and figurative items can create a world for situations and narratives to be played out in, where people and objects can live together to communicate the overall desired message.



Concept illustrations

Beyond the figurative, our style can convey concepts and other narratives by combining elements in a more abstract way.

Using all aspects of people, places and objects, as well as geometric shapes can provide a playful and endless world of possibilities.

Illustration library

These key frames are available as ready to use brand assets. Please do not adjust or alter the style or compositions.

X 24 (Coming soon)

Illustration library

These key frames are available as ready to use brand assets. Please do not adjust or alter the style or compositions.

Illustration library

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Illustration library

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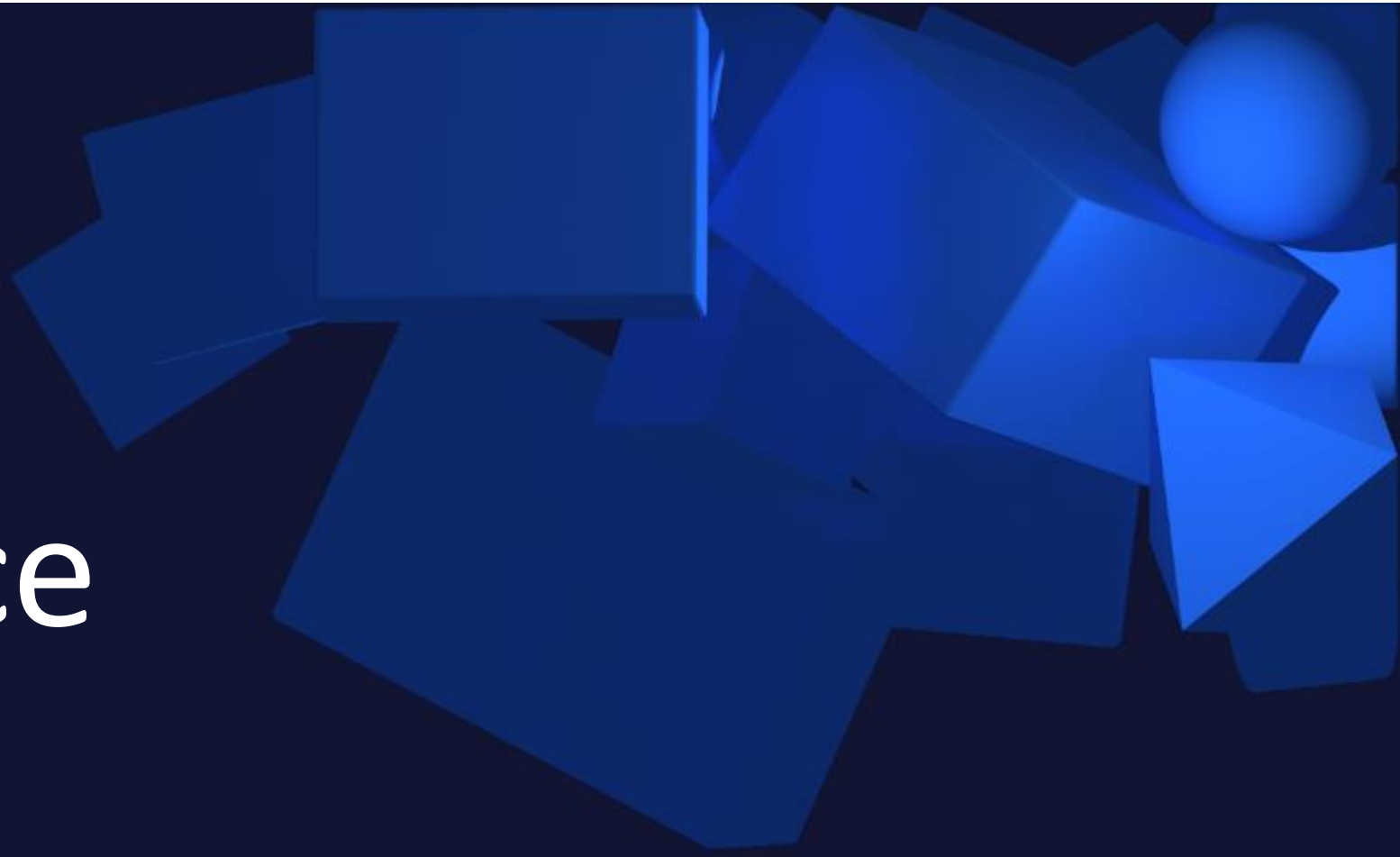
Tone of voice



Our tone of voice is informed by our personality

Courageous
We are bold, ambitious and progressive.
We push the boundaries, challenge the status quo and lead others to a better future.

Energetic
We are positively restless.
We keep moving and changing.
We bring an infectious energy to everything we do.

Connected
We're perfectly attuned to the world around us, our partners and our customers.
We're open, collaborative and we strive for mutual success.

Payments into Possibilities™
magnati
Time to tap into the power of payments.
We use cutting-edge analytics to unlock insights from your transactions to boost your business.
Find out more at magnati.com

We are courageous

We speak in a bold & direct way.

As a new brand, doing brave new things, we get people to imagine new possibilities and embrace the unknown.

Being bold means speaking with confidence and strength of character.

We use definitive statements and ask questions to engage the reader. Our writing is clear and to the point, avoiding acronyms and jargon.

- **Be confident & expressive**
- **Use bold CTAs**
- **Less is more**

We are energetic

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We speak in a positive & active way.

We're on a mission is to drive a payment revolution in the region. This demands a positive and active approach that inspires people and brings them on our journey.

Being positive and active means communicating with passion and dynamism. Our energy should feel infectious and motivating.

We believe in our brand so speak with optimism about the future we are helping to create. We use active sentences that vary in length to add pace and create a sense of momentum.

- **Vary sentence length**
- **Use the active voice**
- **Break the rules to add pace**

We are connected

We speak in a genuine & inclusive way.

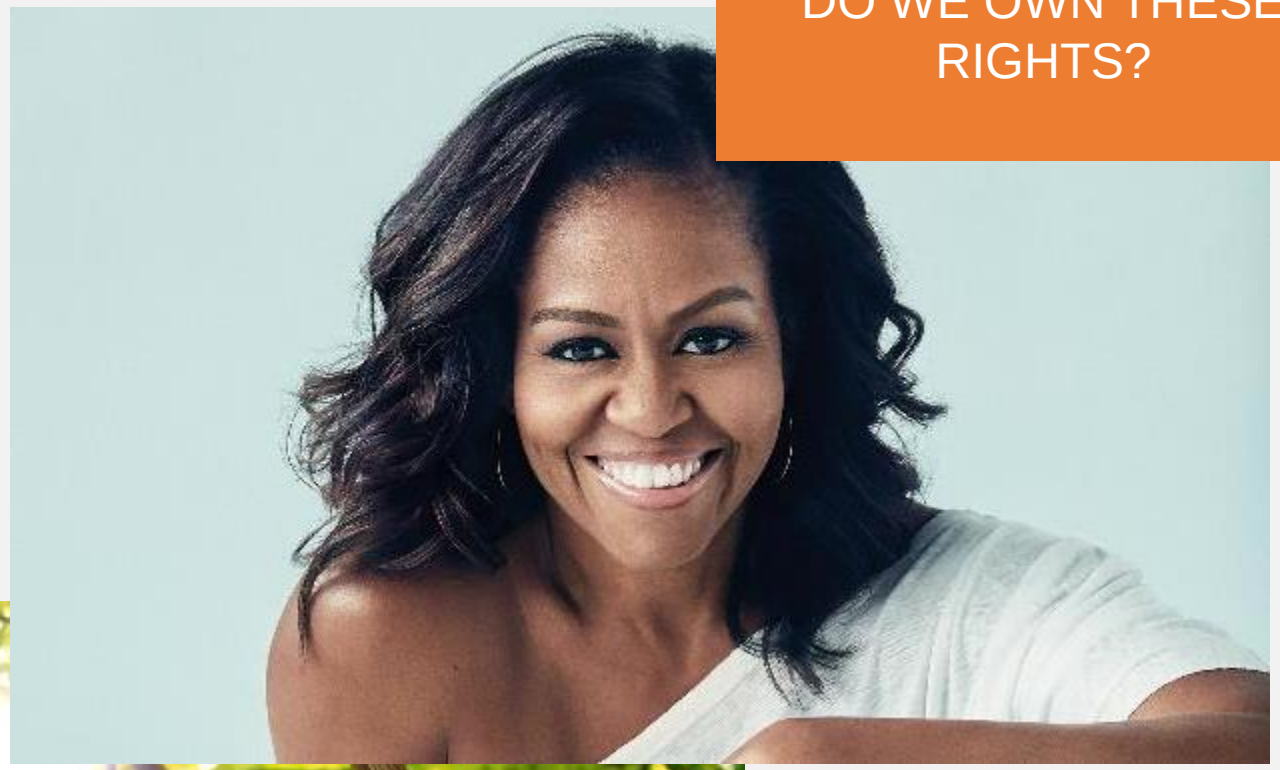
Payments are a serious business and it's key that our customers and partners trust us implicitly.

The difference between starting a conversation and building a relationship is a subtle one, but it begins with good listening and a sense of humility.

We speak like human beings, using natural language that feels professional yet relaxed. We use the first-person plural, speaking as a collective whole to create a sense of community.

- **Speak in a real, human way**
- **Ask questions**
- **Create a sense of community**

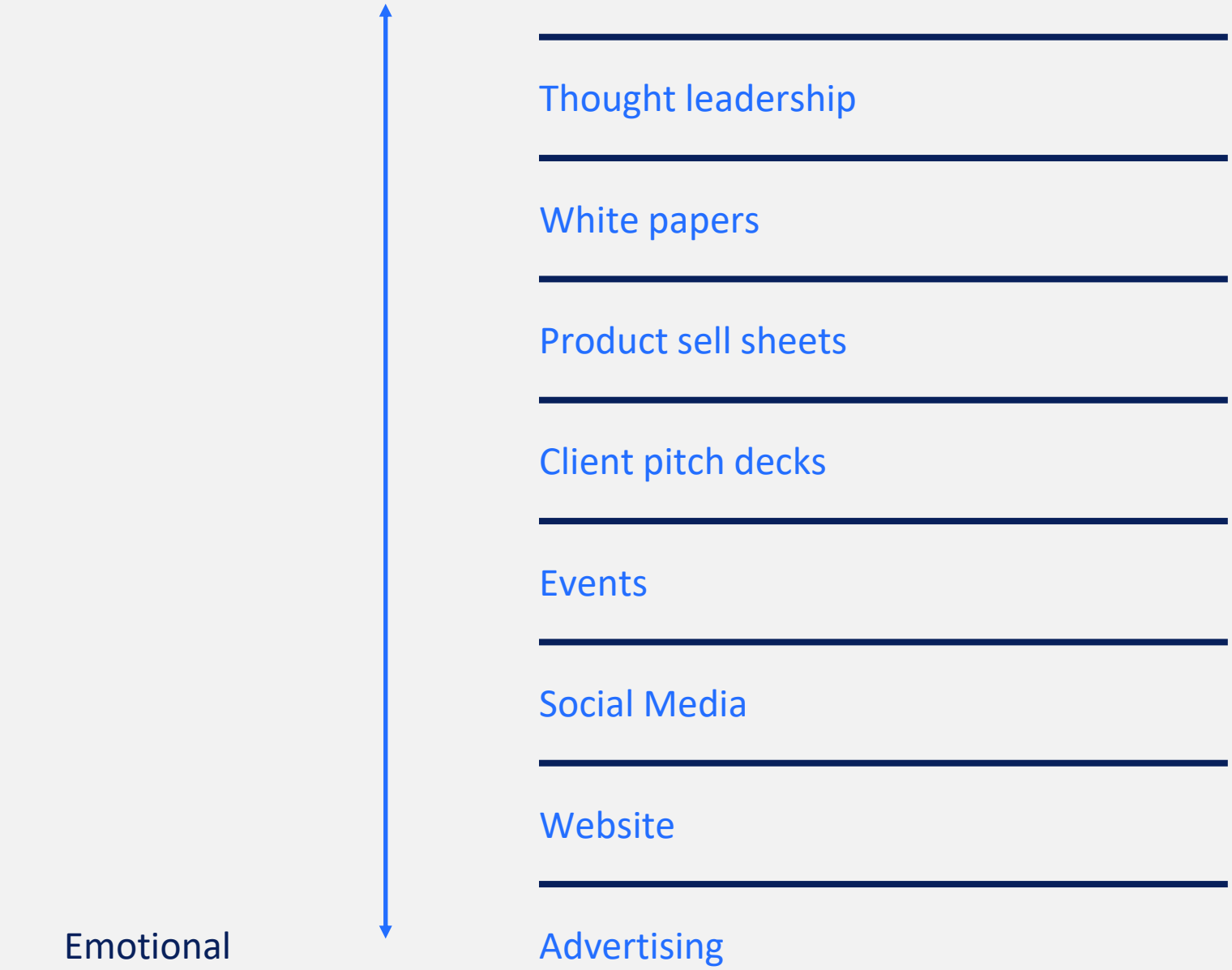
DO WE OWN THESE RIGHTS?



Informational to emotional

Our tone of voice comes to life whenever and wherever we communicate.

Use this guide to help tailor the language to the use case.

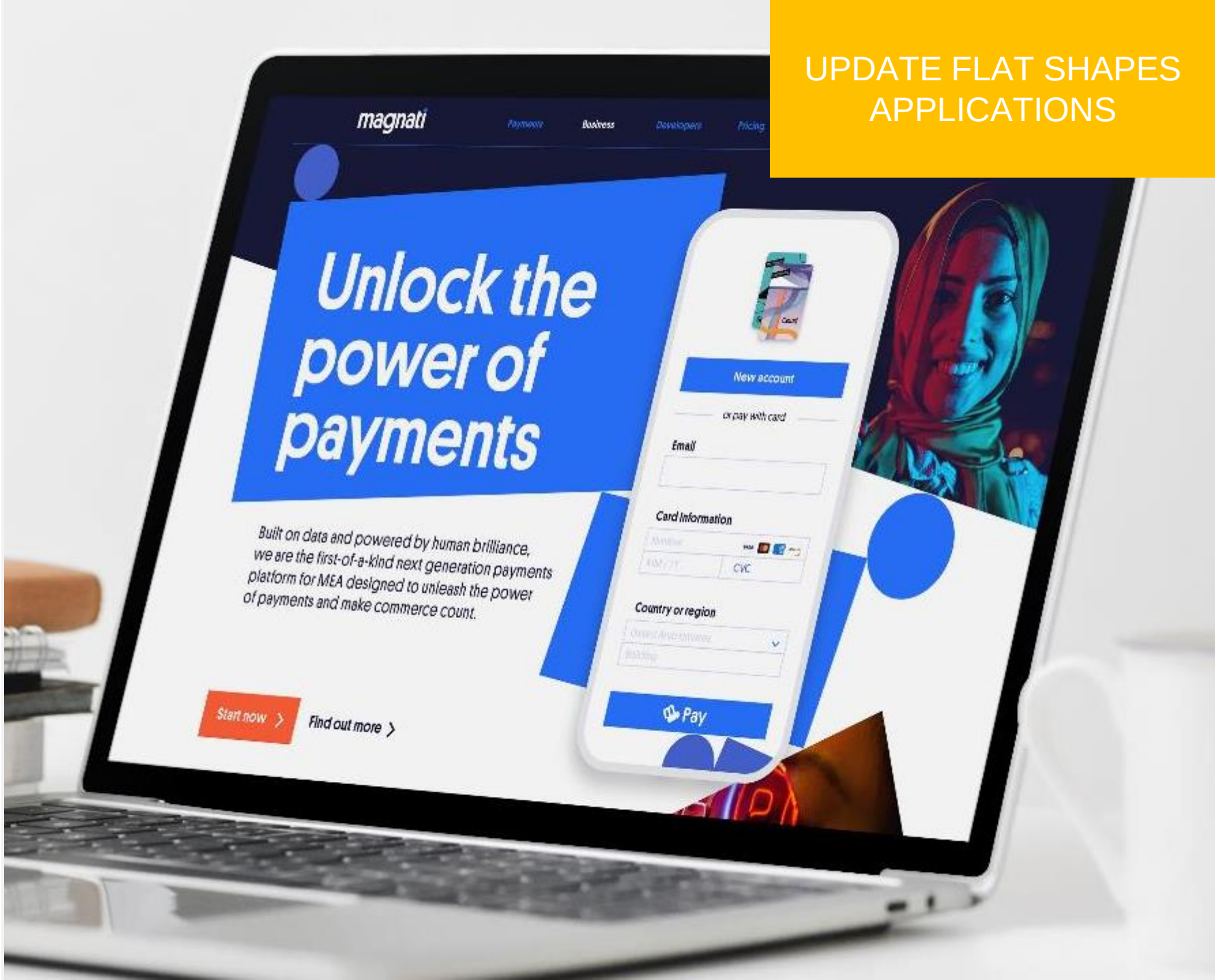


Website copy example

UPDATE FLAT SHAPES APPLICATIONS

Unlock the power of payments

Built on data and powered by human brilliance, we are the first-of-a-kind next generation payments platform for MEA designed to unleash the power of payments and make commerce count.


magnati
Unlock the power of payments
Built on data and powered by human brilliance, we are the first-of-a-kind next generation payments platform for MEA designed to unleash the power of payments and make commerce count.
Start now
Find out more
New account
Email
Card Information
CVC
Country or region
Pay

Social media copy examples

Say hello to better payments.
Magnati is the next-generation payments platform built uniquely for MEA to help businesses and customers transact better.

Visit magnati.com to learn more.

Looking for a payments partner that helps you grow?
Look no further. Magnati is the next-gen payments platform that unlocks growth possibilities and builds your bottom-line.

Visit magnati.com to find out how.

Please note in written text, Magnati is always written with a capital ‘M’. This principle applies through all touchpoints and communications.

13:28
Search
Alex Merrett celebrates this
Magnati
8,772 followers
5d
+ Follow
Say hello to better payments. Magnati is the next-generation payments platform built uniquely for MEA to help businesses and customers transact better.

13:28
Search
Alex Merrett celebrates this
Magnati
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Looking for a payments partner that helps you grow?
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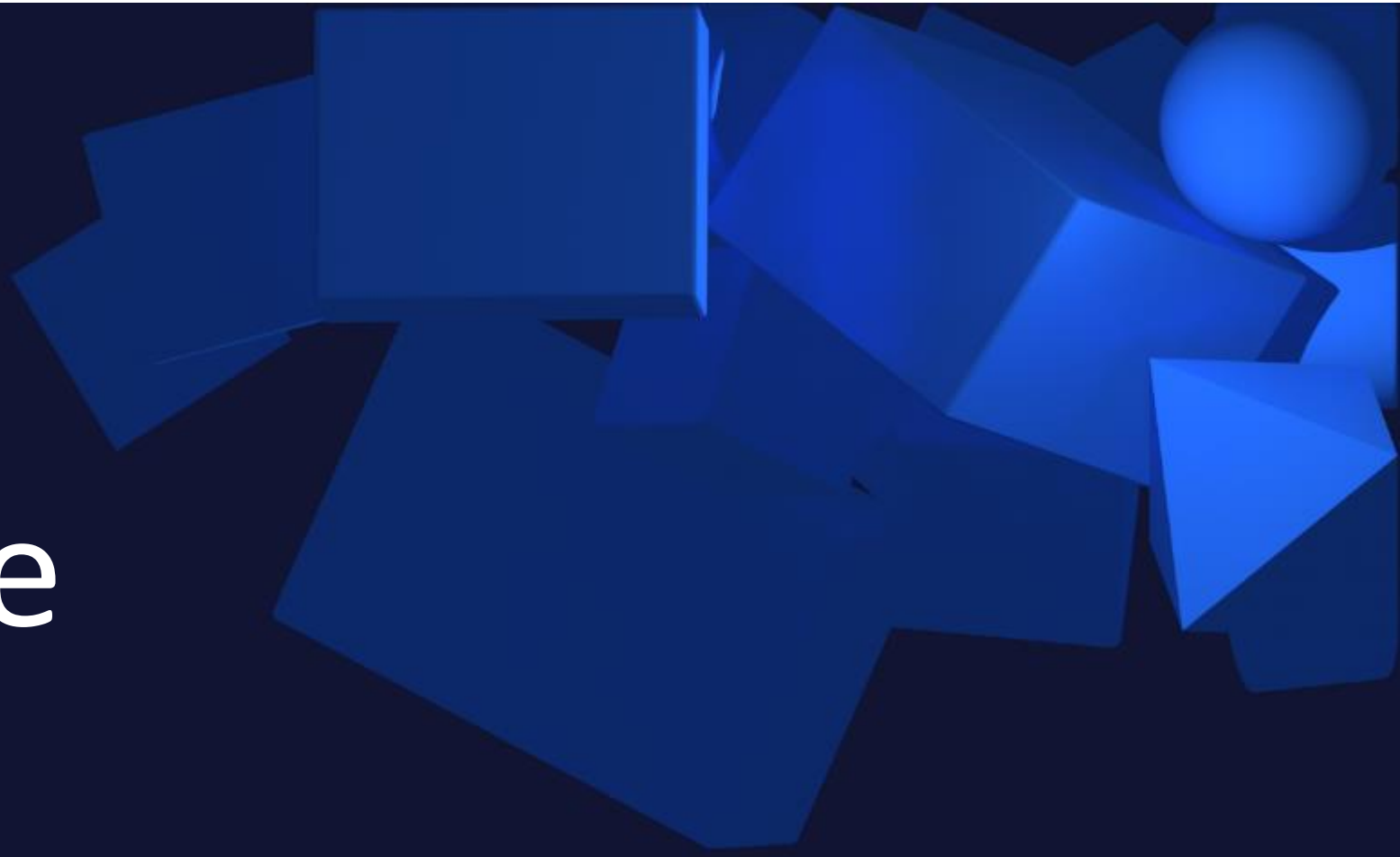
Best practice examples



Bringing modern payments together
magnati
Most businesses don't give much thought to how their payments function, seeing it as something that sits between them and their customers. A source of cost, rather than a lever of profit.
But we're here to turn all that on its head. Built on data and powered by human brilliance, we are the first of a kind next generation modern payments platform for MEA, designed to unleash payments and make commerce count.
Payments into Possibilities™

CHECK LOGO

Payments into Possibilities™
Experience the power of Magnati.
Our aim is to enable a vibrant economy by delivering best in class payment infrastructure and standards for the benefit of consumers and businesses everywhere.
magnati

magnati

CHECK LOGO

centrate on teaching arithmetic and language. But the problems in the classroom are political, not financial, in origin. Teachers are often appointed on the basis of patronage, not merit. Powerful teachers' unions protect woeful educators when they should be sacked. Politicians prefer cutting ribbons outside new schools to improving what happens inside them.

Spending more money on current education systems would probably do little to improve what happens in the classroom. A review of 10 randomised-controlled trials, published in 2013 in the journal Science by Michael Kremer, Conner Brannen and Rachel Glennerster, found that "more-of-the-same" policies would have little or no effect on the quality of learning. These included interventions such as adding more teachers to reduce class sizes, or paying for more textbooks. By contrast, changes that did not cost very much but are hard to implement, such as changing pedagogic approaches or introducing short-term contracts for teachers, were associated with higher test scores for pupils.

It sounds like a counsel of despair. If every child went to school, millions more would sit in woeful, boring classrooms. But while this sounds awful, it would probably still be good for them, their families and broader society. Yet, as Justin Sandefur of cgd points out, there is plenty of evidence that even when children do not learn much at school, they still do better for having gone.

Some benefits are economic. Attending school for longer is associated with earning more in later life, in part because those with additional schooling are more likely to get non-agricultural jobs and move to cities. This may indicate that young people are in fact learning something useful at school that is not being picked up by researchers. But it could also be a signalling effect: a shopkeeper may prefer workers who stayed at school for at least five years.

Attending school, even at bad ones, also brings benefits related to health and fertility. Girls who attend school are likely to delay getting married and having children, even in countries where education is terrible. In Nigeria, where just 8% of women who leave school after the age of 11 can read a sentence, one study suggests that an extra year of schooling is associated with women being 6.2% fewer births. Similar results have been found in Indonesia, Ethiopia, Uganda and Kenya, among other countries. Children born to these women are also less likely to be malnourished and die early.

There are several potential reasons for this. One is simply that if girls are at school they are not having sex. Another possibility is that schooling raises the opportunity cost of getting pregnant, by giving girls more to lose. In many countries pregnancy is grounds for expulsion, which means girls can no longer get learn, or at least gain the labour-market advantage of having a few years' extra education. Attending school can also improve a girl's self-esteem, which can increase her ability to negotiate safe sex. Simply wearing school uniform can increase girls' self-esteem and their sense of not yet being adults. This may, in turn, give them the confidence to defer sex and marriage. And even if girls do not learn much from their peers, they may learn useful things from their peers—about contraception and child-rearing, for example.

Parents will need their children to school if they feel it will give them a better shot at life. They will keep them at home if they believe their children can make more money for the household working the fields or the marketplace, or if they worry for their children's safety in the classroom. So efforts to reform schools and improve teaching would result in more children enrolling in (and completing) school. But even without such reforms, the implication from the research is clear. If every child went to school, no matter how terrible, they would benefit. Even a bad school, it turns out, is better than no school at all. ■

» If Europe's divides deepened

Breaking point

December 2020

After the euro crisis and Brexit, Poland and Italy could open up new fissures within the EU. A report from 2020 imagines how

It was not in a small thing at the time. A court ruling in Ireland in March 2018 attracted little attention in a period when an unexpected glow of optimism. The ruling halted an extradition request from Poland that one of its nationals, Artur Celmer, should be handed over to face drugs charges. The judge, Aileen Donnelly, opined that "what appears to be the deliberate, calculated and pervasive legislative dismantling" of the independence of the judiciary had "systematically damaged" the rule of law in Poland. She took the fateful step of asking the EU's supreme judicial body, the European Court of Justice, to rule on the matter. And in late 2018 it issued its final decision. By agreeing with the Irish court, and declaring the Polish court system to be in effect illegitimate, the ECJ enunciated the EU's widening east-west divide.

For years, the liberal democracies of western Europe had been worried about the drift towards authoritarianism in the EU's new members in the east: first in Hungary, and then in Poland. After the Polish law and Justice party (PiS) returned to power with an absolute majority in 2015, it began altering the make-up of the constitutional court and increasing the government's powers to sack and appoint lower-court judges. In December 2017 the European Commission had triggered Article 7 proceedings against Poland for its "serious and persistent breach" of the EU's "values of respect for human dignity, freedom, democracy, equality, the rule of law and respect for human rights". Critics wondered why the commission had not acted earlier, as in the case of Hungary. But whatever the precise trigger, it seemed determined: in the age of Trump and Brexit, it would be more vigilant.

The EU's decision in November 2018 put an end to all extradition to Poland from elsewhere in the EU, and triggered multiple requests for PiS versions of ordinary criminal suspects. Buttressed by the ruling, European lawyers decided they had no choice but serious rights violations, and voting rights in EU-citizen ranking—suspend an EU member's because it would have required unanimity among all EU members except Poland itself, and Hungary (which declared that it would veto any such move). Instead, in the spring of 2019, attention shifted to an area where the EU, Europeans had more leverage: money. With western Europeans due to run out of the end of 2020, a new EU budget due to run out at the end of 2020, a new "multiannual financial framework" had to be agreed. It will factor this, and approval by the European Parliament, via governments, supported by the commission, made clear their willingness to use the budget process to discipline Poland and others.

In May 2020 things got tougher. After the emergency-control alliance, Europe's Macron, who was keen to see the centrists that month, the budget had to be agreed. Merkel, decisively to the left. Mr Macron was power, and Angela Merkel's waning influence as the guiding light of the right-of-centre European majority

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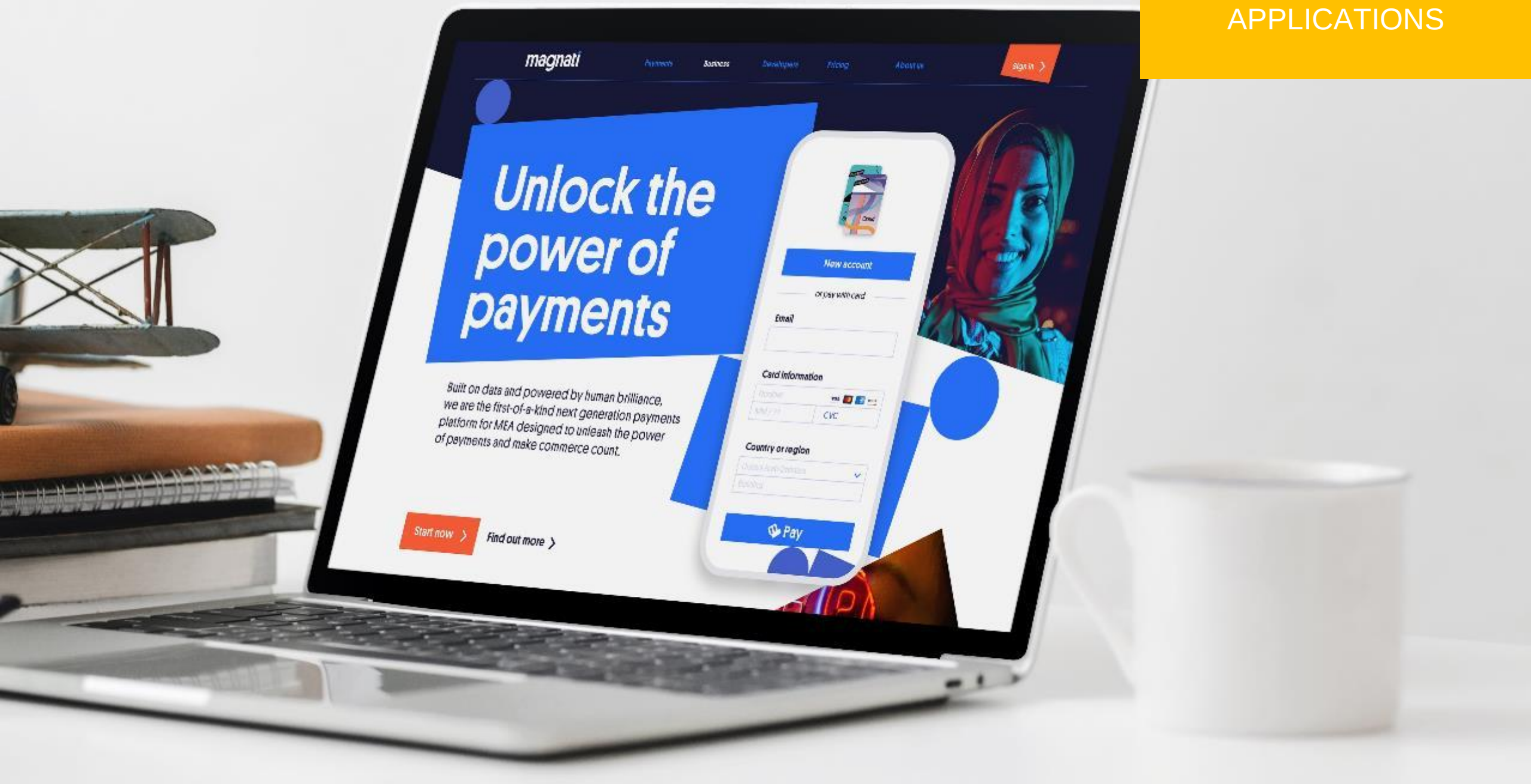
Back
Searching for devices...
Payments
Back
Waiting for payment
Payments
tab
caps lock
shift

UPDATE FLAT SHAPES APPLICATIONS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Sign in
Unlock the power of payments
Built on data and powered by human brilliance, we are the first-of-a-kind next generation payments platform for MEA designed to unleash the power of payments and make commerce count.
Start now
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UPDATE TO DARK BLUE BACKGROUND

SPEC WHICH COLOURS
ARE BEING USED HERE

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Ramana Kumar
EVP & Head of Payments
and Digital Banking PB
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+971 054 44 651
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Abu Dhabi UAE
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Asan Dilami
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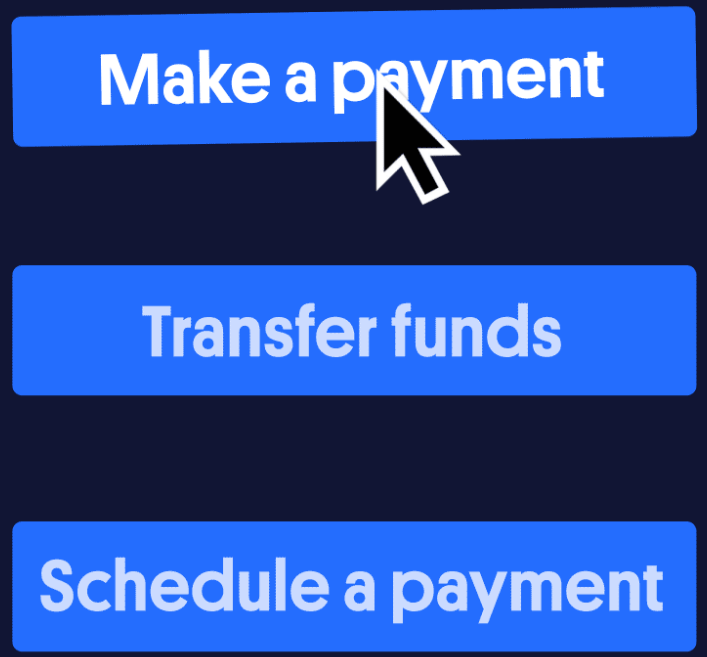
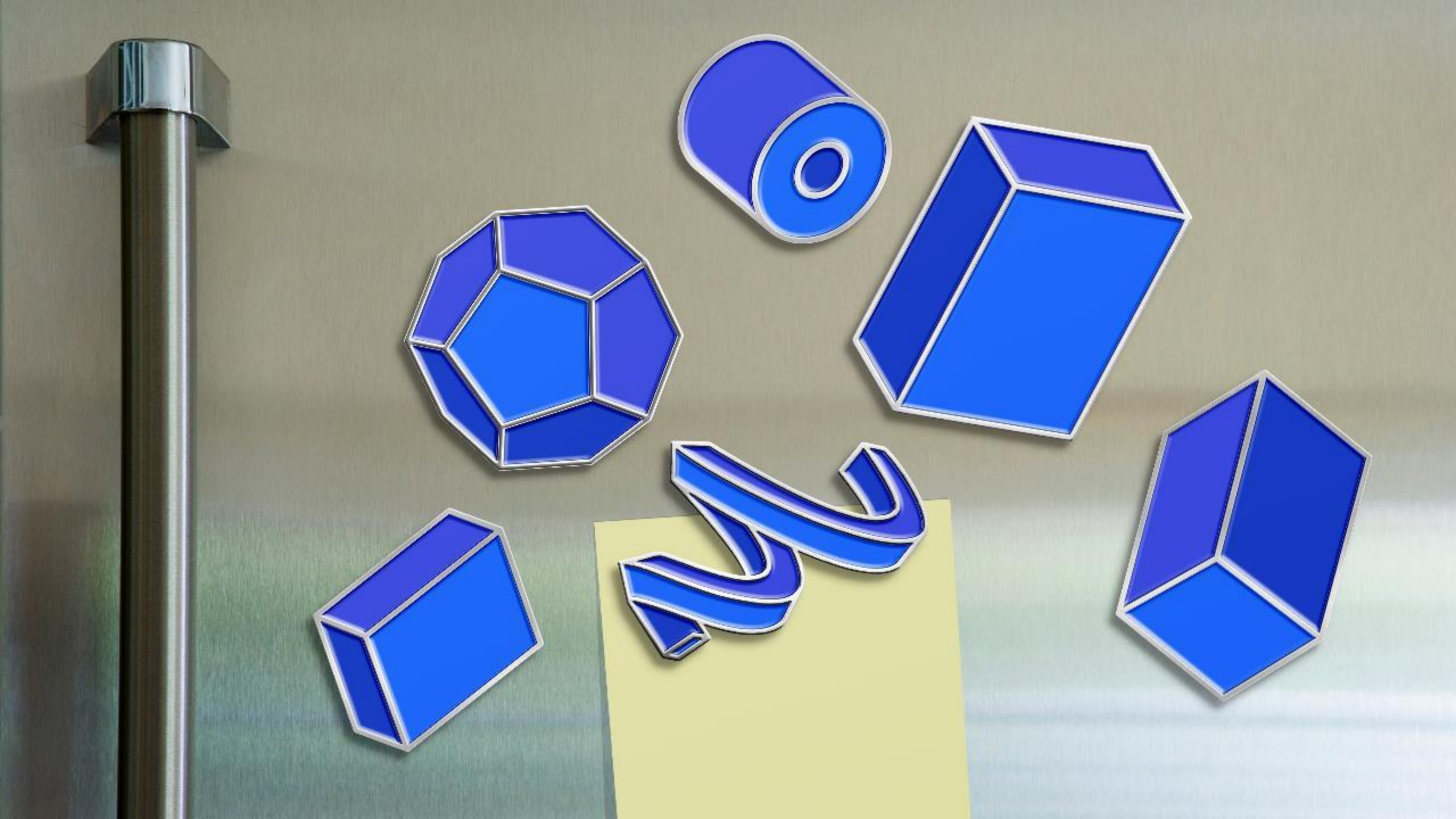
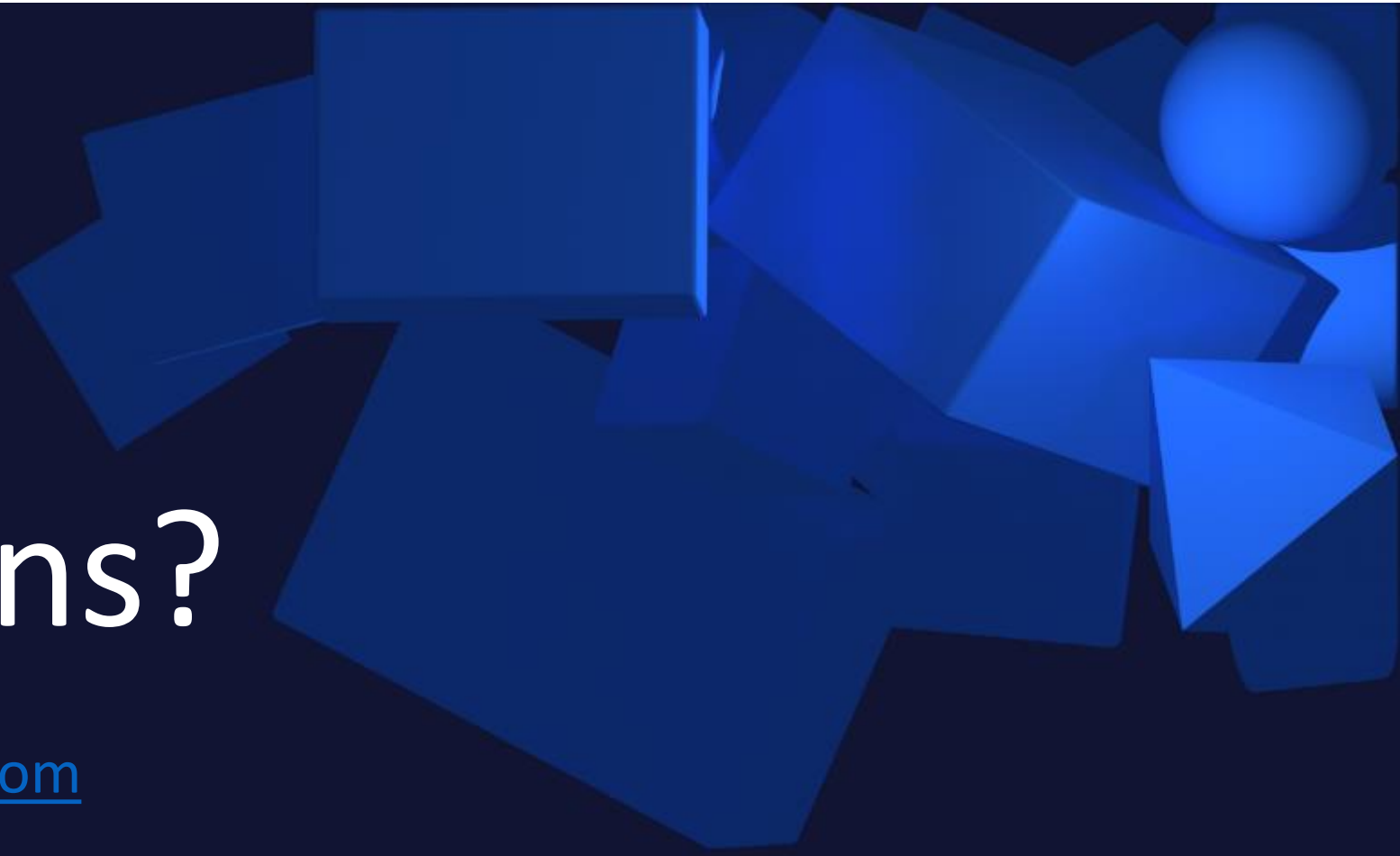

Make a payment
Transfer funds
Schedule a payment

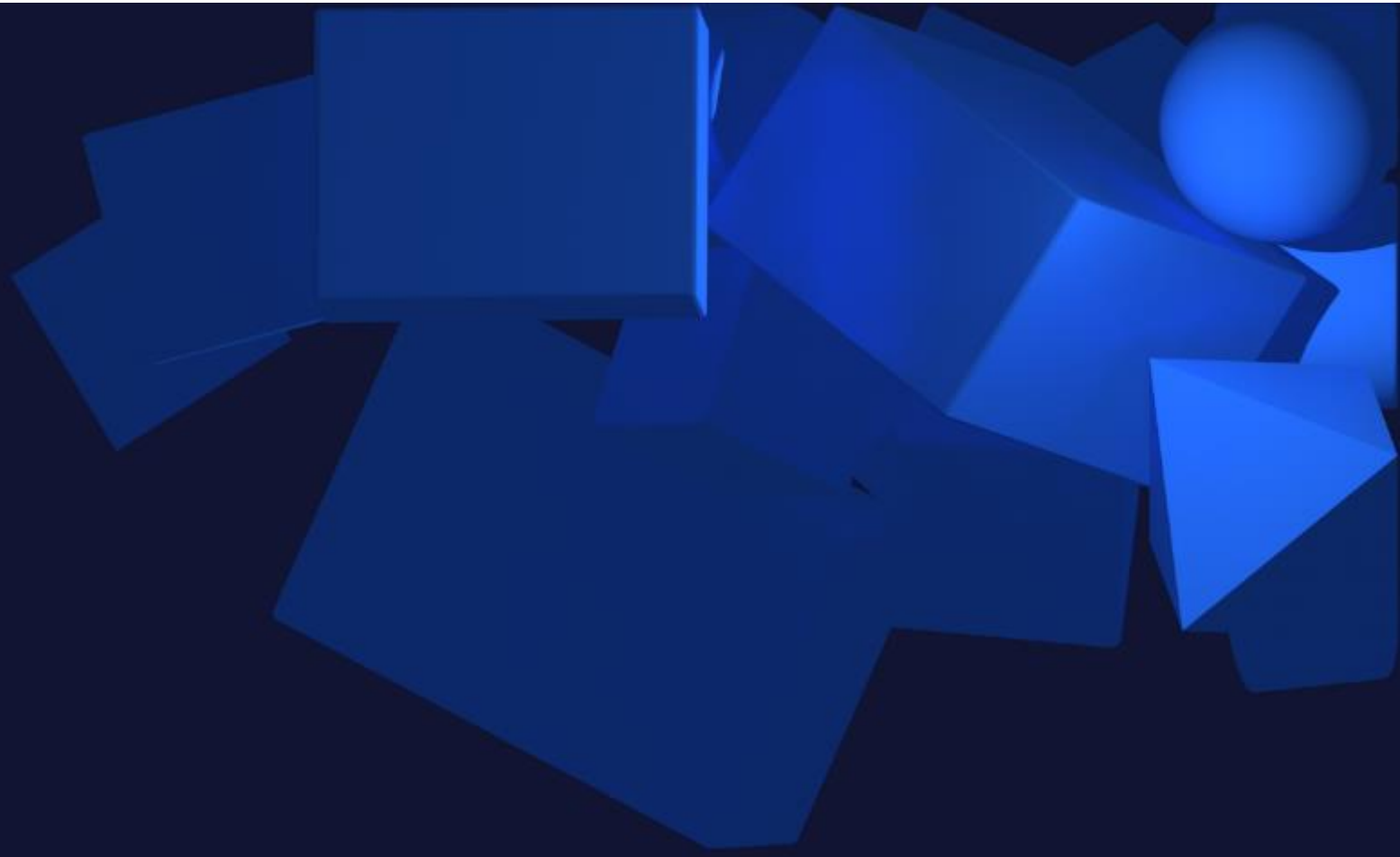




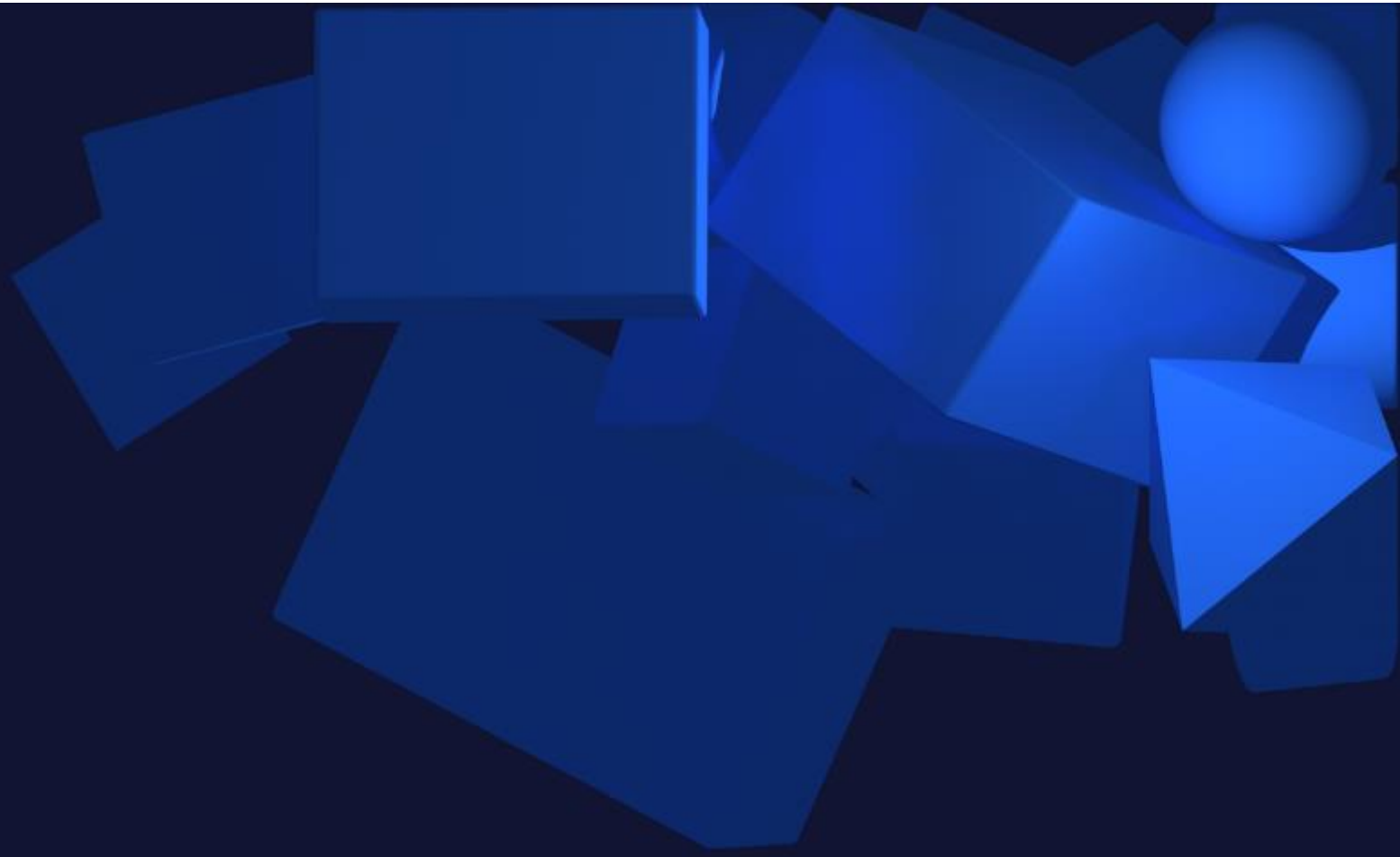
Any questions?

Contact person@emailaddress.com
07947372171

Motion



Sound



Charts & graphs